

LEGISLATIVE HEARING ON H.R. 331, H.R. 821,  
H.R. 1357, H.R. 1796, H.R. 1842, H.R. 2011, H.R.  
2150, H.R. 2210, H.R. 2327, AND A DRAFT BILL  
ENTITLED, "TO AMEND TITLE 38, UNITED  
STATES CODE, TO AUTHORIZE THE SECRETARY  
OF VETERANS AFFAIRS TO MAKE AN ALTER-  
NATIVE ELECTION ON BEHALF OF CERTAIN IN-  
DIVIDUALS WHO ARE SUBJECT TO A BAR TO  
DUPLICATION OF ELIGIBILITY FOR EDU-  
CATIONAL ASSISTANCE UNDER THE LAWS AD-  
MINISTERED BY THE SECRETARY

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HEARING

BEFORE THE  
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY (EO)  
OF THE  
COMMITTEE ON VETERANS' AFFAIRS  
U.S. HOUSE OF REPRESENTATIVES

ONE HUNDRED THIRTEENTH CONGRESS

FIRST SESSION

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**LEGISLATIVE HEARING ON H.R. 331, H.R. 821,  
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**Wednesday, June 26, 2013**

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

The Subcommittee met, pursuant to notice, at 2:20 p.m., in Room 340, Cannon House Office Building, Hon. Bill Flores [Chairman of the Subcommittee] presiding.

Present: Representatives Flores, Runyan, Cook, Wenstrup, and Kirkpatrick.

Also Present: Representatives Miller, O'Rourke.

**OPENING STATEMENT OF CHAIRMAN BILL FLORES**

Mr. FLORES. Good afternoon. We have a full plate of bills and witnesses this afternoon so I am going to limit my opening remarks to comment on the VA's testimony on my own bill, which is H.R. 2481.

Yesterday, I introduced H.R. 2481 in response to suggestions from the Atlanta regional processing office team who noted that certain types of mistakes on the applications for Post-9/11 G.I. Bill benefits cause significant delays in processing original claims. Apparently, some veterans are inadvertently revoking programs for which they have no entitlement, or they choose certain older programs and give up the Post-9/11 benefit. My bill would have the VA review an application and if it is obvious that the veteran made what appears to be an inadvertent error then the VA would be able to choose the best program, inform the veteran, and offer the veteran an opportunity to reject the VA's recommendation. This process would not stop their application from moving forward and could substantially reduce processing times for original claims.

The VA has already provided us with technical assistance on this bill and I am grateful that they have offered additional help. Given that assistance and staff conversations I am hopeful that the VA will comment on this bill today and we will have further discussion during their testimony, or possibly after their testimony.

We have several statements for the record today. And without objection we will include those in the record.

I now recognize the distinguished Ranking Member Ms. Kirkpatrick for her opening remarks.

[THE PREPARED STATEMENT OF HON. FLORES APPEARS IN THE APPENDIX]

#### **OPENING STATEMENT OF HON. ANN M. KIRKPATRICK**

Mrs. KIRKPATRICK. Thank you, Mr. Chairman. Good afternoon. I would like to thank everyone for joining us and I would like to thank our witnesses for taking time to testify and answer our questions.

We have a number of bills before us today which extend or refine important veterans programs, including those for homeless veterans reintegration, and veterans educational assistance, among other issues. My colleagues have written and introduced strong legislation focused on improving the lives of our veterans. I look forward to seeing how these efforts today will impact our veterans across the Nation.

Thank you, Mr. Chairman, for scheduling this hearing to review these bills. I look forward to the testimony and discussion we will have today and I yield back.

Mr. FLORES. Thank you, Mrs. Kirkpatrick. I would like to begin by recognizing Chairman Miller for his testimony. Chairman Miller, you are recognized for five minutes.

#### **OPENING STATEMENT OF HON. JEFF MILLER**

Mr. MILLER. Thank you very much, Mr. Chairman, Ranking Member Kirkpatrick. We all appreciate the opportunity to appear before you at the Subcommittee today. And to my colleagues here on the Committee and at the witness table as well, it is good to see everybody.

I want to talk to you a little bit this afternoon about my bill 2327, the Veterans Economic Opportunity Administration Act of 2013. And I think everybody in this room is well aware of the number of claims that the Veterans Benefits Administration is facing right now. And according to the June 24th Monday morning report, we get a report every Monday morning, there were 801,931 compensation and pension claims in the inventory.

Now this is not a new problem. Using the data from the VA Web site the total C&P inventory was 221,729 as of June of 2000. And I want to show you how it has increased since then. 327,275 in June of 2004. In June of 2008 it was 404,161. And 913,690 in June of 2012.

Now we all know that we have had Wars in Iraq and Afghanistan, as well as the Nehmer decision that the court required to reopen tens of thousands of Vietnam-era claims and they have all increased the workload at the department. And to meet that in-

creased workload, VBA has devoted the lions share of 14,415 of its 20,815 employees to work on these C&P or compensation and pension claims. So if you review the testimony of the VSOs, you will also see that they too focus mostly on the compensation program. Now I am not saying that the focus is wrong, just that that is the fact.

One of this Committee's ways of ensuring that the disability claims backlog and related issues did not consume an inordinate amount of focus to the neglect of other important programs was to undergo a reorganization. Specifically, the Subcommittee of Economic Opportunity was created to specialize oversight attention on VA programs that enhance economic opportunity. And the result of that reorganization is very clear. Sustained oversight on economic opportunity programs and issues, organization and passage of major legislation such as the Vow to Hire Heroes Act and provisions to assist VA in meeting and exceeding acquisition goals for small businesses owned by service-disabled veterans.

Now I believe that VA, too, would benefit from this type of specialization and that is what H.R. 2327 would bring about. It would create a new fourth administration to handle VA programs that we typically regard as providing economic opportunity. Similar to this Subcommittee's focus, those issues are education, vocational rehab, loan guarantee, and small business. And this shift would in fact reorganize the value of veterans economic security programs that promote employment.

So under H.R. 2327 the Veterans Economic Administration would be coequal to the VBA, the VHA, and NCA, and would be headed by an Under Secretary nominated by the President and confirmed by the Senate. The bill would require nominees to have senior level experience in managing similar programs in the private sector. The bill would also require that VA would staff the new administration from existing resources. And my bill would have two immediate and I believe very positive effects. First, it would allow the Under Secretary for Veterans Benefits to concentrate efforts on reducing the compensation backlog, a challenge sufficient for its own specialized focus and dedicated resources. Second, it would allow the new Under Secretary for Economic Opportunity to improve the visibility and resourcing of economic opportunity programs. That will obviously bring what some call creative tension to the budget process and hopefully result in more effective use of resources.

One specific advantage over the current structure is that this bill would place specific experimental requirements on one person's appointed requirements as the Under Secretary for Economic Opportunity. And anyone appointed would have to have significant private sector experience in one or more of these types of programs administered by the Veterans Economic Opportunity Administration.

Mr. Chairman, this bill represents a positive step to assist the VA in addressing its claims issues and to give renewed importance to programs that enable veterans and their families to improve their lives. It is long past due for economic opportunity issues to be at the forefront and in the center as it relates to VA. And I thank you for the opportunity to testify this afternoon.

Mr. FLORES. Thank you, Chairman Miller. We will now start with the first panel. With us today are colleagues Ken Calvert, Elijah Cummings, John Delaney, Alan Grayson, and Bill Johnson. Gentlemen, you will each be recognized for five minutes. Let us begin with Mr. Calvert.

**STATEMENTS OF HON. KEN CALVERT, A REPRESENTATIVE IN CONGRESS FROM THE STATE OF CALIFORNIA; HON. ELIJAH E. CUMMINGS, A REPRESENTATIVE IN CONGRESS FROM THE STATE OF MARYLAND; HON. JOHN DELANEY, A REPRESENTATIVE IN CONGRESS FROM THE STATE OF MARYLAND; HON. ALAN GRAYSON, A REPRESENTATIVE IN CONGRESS FROM THE STATE OF FLORIDA; AND HON. BILL JOHNSON, A REPRESENTATIVE IN CONGRESS FROM THE STATE OF OHIO**

**STATEMENT OF HON. KEN CALVERT**

Mr. CALVERT. Thank you, Chairman Flores, Ranking Member Kirkpatrick, and the distinguished Members of the Subcommittee. Thank you for inviting me here to testify today on H.R. 331, a bill that would streamline the VA process to the benefit of our veterans.

The issue is fairly specific to community college districts that have multiple colleges as part of their districts. Currently, the Department of Veterans Affairs requires community colleges to certify that their veteran students are enrolled for a specific number of classes before the VA will disburse student benefits.

Ranking Member Takano's congressional district and my district include a community district with three colleges. The community college district operates under uniform curriculum for all three colleges. Under current regulations, each of the three colleges must write letters to other colleges within the district to verify their classes meet the regulations. This unnecessary paperwork delays the benefits of the veterans and increases the processing time and cost to the college district as well as the VA. The process is unnecessary because one, all the colleges' curriculum is approved at the district level and is aligned across all the colleges. The district registration system includes an option for a student to register at any one of the colleges the same term. Three, the district computer system contains all student and course information on one record that can be assessed and viewed at any of the colleges. And four, a student's official transcript includes courses taken at all of the three colleges.

H.R. 331 would correct that problem by permitting each college in the district to certify veterans for all classes attended within the district rather than just for classes attended at that particular college. H.R. 331 would update the rules which means veterans would receive their benefits sooner and the VA would have less paperwork to process.

H.R. 331 provides an important and necessary legislative fix to a problem that is impacting veterans in my district and Congressman Takano's congressional district, and which could be impacting thousands of veterans across the country.



I would like to personally thank Chairman Flores' staff for their work and advice in drafting this bill. And I welcome any questions the Subcommittee may have at this time.

[THE PREPARED STATEMENT OF HON. CALVERT APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Mr. Calvert. Mr. Cummings, you are recognized for five minutes.

#### STATEMENT OF HON. ELIJAH CUMMINGS

Mr. CUMMINGS. Thank you very much Mr. Chairman, Ranking Member Takano, and Members of the Subcommittee for inviting me to testify today. For the last two years, I have aggressively investigated illegal foreclosures, inflated fees, and other abuses by banks against servicemembers, veterans, and their families.

In my opinion, no one is more deserving of our Nation's help than our military servicemembers fighting for our freedoms. Yet under current law, certain servicemembers, veterans with disabilities, and surviving spouses are not receiving the critical protections they need and deserve. As a result, banks are foreclosing on homes at the very moment when our heroes and their families deserve our support. As a country we can do better, we must do better.

That is why I introduced H.R. 1842, the Military Family Home Protection Act. This is a common sense bill that will better protect military families and veterans with disabilities by closing loopholes and providing needed reforms to the Servicemembers Civil Relief Act.

This legislation is supported by the American Legion, Veterans of Foreign Wars, Paralyzed Veterans of American, Disabled American Veterans, Military Officers Association of America, Gold Star Wives of America, and Iraq and Afghanistan Veterans of America, all of whom have written letters of support.

Mr. FLORES. Without objection.

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

[THE ATTACHMENT APPEARS IN THE APPENDIX]

Mr. CUMMINGS. This legislation has had overwhelming bipartisan support over the past two years. More than a year ago, I came before this Committee and testified about similar legislation, H.R. 5747. This Committee came together in a bipartisan way to support and pass that bill. And when the legislation was included as an amendment to the Defense Bill last year, it passed by an overwhelming bipartisan vote of 394 to 27. Unfortunately the bill never became law because of objections by one Senator who was seeking additional information. This month the House came together again in solidarity and passed the legislation by voice vote as an amendment to the National Defense Authorization Act. And I thank every Member of this Committee for your support. It could not have happened without you.

I believe that if we keep up our efforts and we educate people about what this bill does, we will finally be able to deliver this legislation to the President's desk. H.R. 1842 will ensure that servicemembers who are placing their lives at risk overseas will

not also have to fight here at home to keep a roof over their heads and those of their families.

This bill would extend foreclosure protections to the surviving spouses of servicemembers who are killed in the line of duty. The legislation would extend foreclosure protections to veterans who become disabled due to service-connected injuries under Chapter 61 of the U.S. Code, and servicemembers who are placed in convalescent status due to illness or injury.

Finally, this bill would increase the civil penalties for mortgage related violations under the SCRA to better reflect the seriousness of such violations and the tremendous impact these violations have on the lives of servicemembers, veterans with disabilities and surviving spouses.

We owe it to our men and women in uniform, Mr. Chairman, to take action now. And this legislation provides a common sense, bipartisan, and widely supported protections to those who deserve them the most. I ask this Committee to support this effort to provide our men and women in uniform with the protections they desperately need and of course they deserve. And with that, Mr. Chairman, I yield back.

Mr. FLORES. Thank you, Mr. Cummings. Mr. Delaney?

#### **STATEMENT OF HON. JOHN DELANEY**

Mr. DELANEY. Thank you Chairman Flores and Ranking Member Kirkpatrick and my other colleagues for the opportunity to address this Subcommittee on H.R. 2011.

The Veterans Advisory Affairs Committee has long been a bipartisan initiative in this House. And the reason for that is simple. Members of Congress and this grateful Nation truly want our veterans to receive the benefits they have earned. There is also a strong belief in our country that we need to do more to address unemployment and to ease our veterans' transition to civilian life. For example, the current unemployment rate for Iraq veterans is over ten percent. That is too high.

That is the motivation behind H.R. 2011, the Veterans Advisory Committee on Education Improvement Act. Specifically to ensure that current educational programs are working properly our veterans need a voice in the VA.

This bipartisan legislation does two very important things. First, it extends the Veteran Advisory Committee on Education through 2015. Absent congressional action, the Veterans Advisory Committee on Education will sunset at the end of this year, which would be unfortunate. This Committee, which is currently comprised of veterans, policy experts, and advocates, advises the VA on how to improve educational and job training programs.

Second and importantly, this legislation expands the Committee to include Post-9/11 veterans. The reasons for this are obvious. We need to make sure their voice is heard at the VA.

This is a Committee that works. Since 2003, the VA has implemented 57 recommendations from the Committee on how to improve job training and educational programs. These recommendations include improvements to the Post-9/11 G.I. Bill, which provided educational benefits to over 600,000 veterans in 2012 alone. The Committee has also updated the VA's Principles of Excellence

program, which requires that educational institutions end fraudulent and aggressive recruiting programs and provide veterans with a timeline for graduation.

We all understand that our veterans unemployment rate is too high. And when we talk about improving existing programs, I believe it is essential that the VA is responsive to those directly affected. I know every Member of the Veterans' Affairs Committee takes their responsibilities to our veterans very seriously; all of us in the House do as well. I thank my colleague Mr. Renacci and my other cosponsors for their support of this bill. Helping our veterans transition to civilian life is one of the most critical challenges facing our country. This legislation gives our Post-9/11 veterans a voice, helps ensure that our current programs are working, and helps identify ways that we can improve. The bill is about smart government. It is about more efficient and more effective government.

I thank the Committee for their time this afternoon and look forward to collaborating with you on this important legislation. Thank you.

[THE PREPARED STATEMENT OF HON. DELANEY APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Mr. Delaney. Mr. Grayson?

#### **STATEMENT OF HON. ALAN GRAYSON**

Mr. GRAYSON. Thank you, Chairman Flores and Ranking Member Kirkpatrick. I appreciate the opportunity to join you in this legislative hearing. I am here today to address H.R. 821, a bill to amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgages foreclosures and for other purposes. In plain English, this bill would extend mortgage foreclosure protections to the surviving spouses of men and women who are killed while serving in the United States military.

Under current law, members of the military are shielded from foreclosure while they are on active duty. This bill would extend the same protection to a surviving spouse of a serviceman who is killed while serving our Nation. H.R. 821 is a reintroduction of last term's H.R. 1263, which Bob Filner, my good friend and the former Chairman of the Veterans' Affairs Committee, introduced and passed through the House of Representatives by a voice vote during the last Congress. Unfortunately the Senate never acted on the bill.

The only difference between Congressman Filner's bill and my bill appears on section three. It is a slight change resulting in a shorter bill that reflects intervening changes in the law made by the Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012. Previously, servicemembers were afforded foreclosure protections for nine months after they were separated from service. They now have a full year and this bill now reflects that.

Mr. Chairman and Members of the Subcommittee, Florida is a state that produces a high number of men and women who enlist in our armed forces. It is also a state where a large number of veterans now call home. Unfortunately Florida has lost 343 of its sons

and daughters in Iraq and Afghanistan, a number second only to Texas. Given that statistic and given the fact that I represent a district that is consistently ranked at or near the top in foreclosure activity nationwide, I felt compelled to reintroduce this bill.

This Committee held multiple hearings on the issue throughout the last Congress and there were consistent reports on the need for it. In January of 2011 a J.P. Morgan Chase official told NBC News that over 4,000 servicemembers had been illegally overcharged on their mortgage interest rates and that many military families had been improperly foreclosed upon in violation of the Servicemembers Civil Relief Act. This revelation addressed not only servicemembers who had been SCRA protection subjects but also covered the actions of only one bank. Surviving spouses are not afforded the same protection by the SCRA and we can only guess how many unfortunate husbands and wives lost their homes when they needed our protection the most.

Later last year, more allegations surfaced of SCRA violations by J.P. Morgan Chase and other lending institutions. In response, this Committee held oversight hearings to review these allegations and received testimony from Captain Jonathan Rawls and Ms. Julia Rawls about their troubled with J.P. Morgan Chase. And in response to that testimony and other revelations that came to light through the Committee's continuous oversight of SCRA abuses, H.R. 821 requires lending institutions to employ or designate an SCRA compliance officer. Every bank must take the SCRA seriously and every bank must have at least one person responsible to ensure the institution's compliance.

Servicemembers and veterans as well as their families should have an opportunity to avoid the black marks on their credit history by working with members to minimize their chance of foreclosure. Some military families experience understandable difficulties often related to owning a home where a servicemember is stationed in the transition from the military to the civilian world. And these problems are only magnified in the tragic instance of a servicemember's death. When a family grieves over the loss of a servicemember, the resulting change in income is likely to force a surviving spouse to make difficult financial decisions, including whether or not he or she will keep or sell the home. Surviving families should be given sufficient time after the loss of a loved one to refinance, to make arrangements with the lender to restructure the loan, or to sell the house. Unfortunately right now, they are not afforded the extra time they often need. Mr. Chairman, this is a serious problem and it is one that can be solved. I thank you for your time today.

If I just may add a short personal note, I will call your attention to the fact that Congressman Filner served in this body for 20 years and served as the Chairman of this Committee. All too often we are judged only by our electoral successes and not judged enough by our lawmaking. I think it would give every Member of this Committee as well as me personally a great pride to call Congressman Filner and tell him, "Bob, your bill is now law." Thank you very much.

[THE PREPARED STATEMENT OF HON. GRAYSON APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Mr. Grayson. Mr. Johnson, you are recognized for five minutes.

**STATEMENT OF HON. BILL JOHNSON**

Mr. JOHNSON. Thank you, Chairman Flores, Ranking Member Kirkpatrick, and Members of the Subcommittee. I appreciate the opportunity to testify before you on H.R. 1357, legislation I introduced to amend the definition of full-time for technical training programs under the Veterans Retraining Assistance Program, or VRAP.

As an Air Force veteran who served as a Subcommittee Chairman on the House Veterans' Affairs Committee last Congress, I was proud to support the Vow to Hire Heroes Act of 2011. This important legislation provided several provisions to assist unemployed veterans, including improvements to the Transition Assistance Program, or TAP; veterans tax credits; requirements for translating military skills and training into commercial opportunities; and expanded educational and training benefits, including VRAP.

The VRAP program provides unemployed veterans aged 35 through 60, who are not eligible for other VA education benefit programs, up to 12 months of full-time training assistance. Over 53,000 veterans are enrolled in training programs through VRAP. And the Department of Veterans Affairs is still accepting applications from eligible veterans.

An unintended shortfall of VRAP came to my attention last fall when unemployed veterans in eastern and southeastern Ohio who were approved for VRAP were unable to find eligible technical training programs for their chosen occupation. The reason being that programs approved for VRAP must be full-time, which is defined as requiring 18 to 22 seat-time hours. As these veterans discovered, the majority of technical training programs that are considered to be full-time outside of the VA's definition fall short of VRAP's seat-time requirement. For example, several veterans from Ohio's sixth district wished to use their approved VRAP benefits to complete a welding program, an occupation on the rise in eastern and southeastern Ohio due to increased oil and gas development in the region.

While there were welding programs available in the area, they did not meet the seat-time hour requirement. Some of these programs, such as the welding programs at the Washington County Career Center, are even approved by the VA under regular G.I. Bill benefits, but as part-time programs. As programs under VRAP must be full-time, these veterans were approved for VRAP benefits but unable to use them.

H.R. 1357 is intended to fix this unintended obstacle and expand opportunities for unemployed veterans to complete technical training programs. Specifically, this legislation would amend the VRAP definition of full-time for technical training programs to only require 16 seat-time hours, so long as these programs are also approved by the VA for other educational benefits.

The purpose of VRAP is to give America's veterans access and the opportunity to enhance their skills, enabling them to better compete in today's job market. In my view, the difference of a few seat-time hours should not prevent a veteran from taking a train-

ing program that will enhance their ability to be hired, particularly if the veteran ends up with a comparable certificate or degree from other institutions that require slightly more seat-time hours.

Chairman Flores, Ranking Member Kirkpatrick, thank you again for the opportunity to speak on this important legislation, H.R. 1357. I am hopeful that this legislation will be favorably considered by the Veterans' Affairs Committee so as to provide our Nation's unemployed heroes with more opportunities to enhance their skills and find gainful employment. And with that, I yield, sir.

[THE PREPARED STATEMENT OF HON. JOHNSON APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Mr. Johnson. Mr. Cook, you are recognized for five minutes.

#### STATEMENT OF HON. PAUL COOK

Mr. COOK. Thank you, Mr. Chair. My bill H.R. 2150 reauthorizes the Homeless Veterans Reintegration Program, or the HVRP, which I probably will not use that acronym anymore because it is too long. But this bill will continue essential services that assist homeless veterans in finding jobs, whether they have been separated for one day or 20 years. It provides grants to organizations that assist homeless veterans directly in job training, helping them to return to the workforce and remain independent.

These organizations have the benefit of experience, successfully placing scores of veterans in paying jobs and developing relationships with employers. In addition to this experience such as job counseling and assistance in writing resumes, they provide clothing and transportation. They also provide medical and substance abuse treatment.

If we fail to act, this program will end this year leaving veterans without this job assistance from their country and the government they served so well. We must vote to extend this program to fulfill our promise to our heroes so that they do not, did not return from war simply to be cast aside.

I was very active in similar programs in California. Those who know me know I am very, very passionate about this. I am a Vietnam veteran. I have seen members of my platoon when they came back and quite frankly our state and our country just forgot about them 100 percent. It is a different culture going from the military back to civilian life. You know, you go from an organization that really cares about you to one where it is entirely different. And we as a country, as a state, in different localities, have had a bad record. And this bill is one of those things that can help. We have got a lot ways to go. And I hope you will support me. And I want to thank the Chairman, Chairman Flores, Ranking Member Takano, and Colonel Wenstrup for cosponsoring this bill. Thank you, Mr. Chairman, I yield back my time.

Mr. FLORES. Thank you, Mr. Cook. I thank the panel. Are there any questions for the members of the first panel? If there are not, gentlemen, I thank you for your time today. And I would like to ask the second panel to come forward.

With us today on our second panel are Mr. Curtis Coy, accompanied by Mr. John Brizzi from the VA, and Mr. Frank DiGiovanni

from the Department of Defense. Gentlemen, my sincerest welcome to each of you. You will each have five minutes to summarize your testimony and your complete written statements will be made a part of this hearing record. Let us start with you, Mr. Coy, you are recognized for five minutes.

**STATEMENTS OF CURTIS L. COY, UNDER SECRETARY FOR ECONOMIC OPPORTUNITY, VETERANS BENEFITS ADMINISTRATION, U.S. DEPARTMENT OF VETERANS AFFAIRS; ACCOMPANIED BY JOHN BRIZZI, DEPUTY ASSISTANT GENERAL COUNSEL, U.S. DEPARTMENT OF VETERANS AFFAIRS; AND FRANK C. DIGIOVANNI, DIRECTOR, TRAINING READINESS AND STRATEGY OFFICE OF THE UNDERSECRETARY OF DEFENSE FOR PERSONNEL AND READINESS, U.S. DEPARTMENT OF DEFENSE**

**STATEMENT OF CURTIS L. COY**

Mr. COY. Good afternoon, Mr. Chairman, Ranking Member Kirkpatrick, and Members of the Committee. Thank you for the opportunity to be here today to provide VA's views on pending legislation. Accompanying me this morning is Mr. John Brizzi, Deputy Assistant General Counsel.

We are certainly encouraged to see those bills aimed at improving economic opportunities for our Nation's veterans. We are particularly grateful to see legislation that will improve the Veterans Retraining Assistance Program; extend the Veterans Advisory Committee on Education; allow school consortiums to certify enrollment; and extend the Fry Scholarship to those families who have borne the ultimate sacrifice. We will provide views on the draft bill to improve election requirements for the Post-9/11 G.I. Bill program for the record but are encouraged to see efforts to help veterans make appropriate decisions. VA defers to the Department of Labor and the Department of Defense on legislation affecting programs or laws administered by those agencies.

VA is happy to support legislation that would allow institutions in a district or consortium to certify a student's enrollment regardless of where the student is matriculated.

We are pleased to support the Fry Scholarship expansion for children of servicemembers who die after discharge, but would suggest expanding it to 18 months after separation rather than just 60 days. VA data shows that most deaths resulting from serious service-connected injury occur within those 18 months.

While we are pleased to support legislation that would support VRAP to programs pursued at less than full-time basis in prior bills that would extend the VRAP program, we are unclear as to the meaning of 16 seat-time hours as required by H.R. 1357 and are ready to work with the Committee to address those technical issues.

VA does not oppose Section 4B of the Troop Talent Act of 2013 that would allow payment for qualifying courses. But we would note that VA can already approve courses required for license or certification that do not constitute a complete program of training.

As well, VA does not support Section 6 of the bill as we are unclear on the need to reestablish the Professional Certification and

Licensure Advisory Committee as tasks such as outreach and auditing for licensing and certification programs are ongoing by VA. Finally, it would be extremely challenging to nominate members, plan organize, hold meetings, and provide a report assessing the feasibility and advisability of permitting servicemembers to use educational assistance for pursuing civilian employment without being charged entitlement all within 180 days.

VA appreciates the Committee's focus on improving veterans' economic opportunities but we are unable to support the Veterans Economic Opportunity Administration Act of 2013. We believe an appropriate management structure is already in place to oversee veterans programs related to economic opportunities.

Finally, VA is encouraged to see two bills that would amend the Servicemembers Civil Relief Act and provide protections against mortgage foreclosures. While VA defers to DoD and Justice on the merits of these bills, we do have some technical concerns with these bills and again would be very happy to work with the Committee on them.

Mr. Chairman, this concludes my statement. Thank you for the opportunity to appear before you today. We would be pleased to respond to any questions you or the Members of the Committee may have about any of these bills or the other legislation discussed in our written testimony.

[THE PREPARED STATEMENT OF CURTIS COY APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Mr. Coy. Mr. DiGiovanni?

#### **STATEMENT OF FRANK DIGIOVANNI**

Mr. DIGIOVANNI. Chairman Flores, Ranking Member Kirkpatrick, distinguished Members of the Subcommittee, good afternoon. My name is Frank DiGiovanni and I serve as the DoD's Director of Training Readiness and Strategy. I am responsible for military training and education policy from a session, basic training, through command exercises and engagement. I am also a 26-year veteran of the United States Air Force.

I am here to talk to you about specifically H.R. 1796, the Troop Talent Act of 2013. There is written statements provided by the department on H.R. 1842 and H.R. 821.

During the transition process and while they serve in the military, our military members achieve great expertise and hard skills from their military training experience and education. They also receive soft skills in areas of leadership, teamwork, and decision-making. These skills are not only valued by the military, but we have heard from employees that these are sought after skill sets in the private sector as well.

So H.R. 1796 helps facilitate this process. The DoD supports many provisions in the act, including section three which directs the Under Secretary of Defense for Personal End Readiness to make information available to military members about credentialing opportunities. It also asks us to improve access to accredited civilian credentialing agencies on information as far as the program of instruction for military members.



We would suggest in section three that this access be expanded beyond the cited civilian credentialing agencies to include agencies such as the Veterans that can include Veterans Administration G.I. Bill payments and also state licensing boards. One of our examples that we have had very good success in working with the states has been with Lansing Community College, which is a college focused on military members who have been medics and corpsmen. They have an excellent template. We think that what they do to give military members credit for military training and education experience is something that we should try to emulate throughout the other states in the country.

Section four covers the use of transition assistance for courses in pursuit of civilian certification and licensing, which we support. And also expansion of the NDAA, Section 558 from fiscal year 2012, a pilot program to include information technologies. We defer comments on section six to my distinguished colleagues from the Veterans Administration.

On 1842, the department supports 1842 which adds several new sections and coverages to servicemembers, surviving spouses, and certain classes of veterans. We feel that H.R. 821 provides good coverages for surviving spouses, but we believe many of the provisions in that act are covered in 1842.

In closing, we have had an excellent partnership with several veterans service organizations who will be speaking with you next, so I wanted to tip the hat to those folks. It is an outstanding partnership and certainly helps us in getting the word out as well as understanding what veterans' needs are in the field.

In closing, the department would like to thank the Committee for taking up legislation on these critical issues. Our servicemembers bring outstanding leadership, technical expertise, and experience to the workplace. These capabilities are the direct result of the rigorous training, education, and life skills they have gained from serving this country in the military. And I cede the rest of my time, sir.

[THE PREPARED STATEMENT OF FRANK DIGIOVANNI APPEARS IN THE APPENDIX]

Mr. FLORES. I thank the panel for their testimony and I would like to start with the questions. Mr. Coy, I have three questions on H.R. 2481, which is my bill to facilitate a smoother processing of Post-9/11 G.I. claims. The first one is this, can you tell me why the VA deferred testimony on this? I am a little puzzled by it because the bill is the outgrowth of a suggestion that came from the staff to try to address a problem that was causing unnecessary delays in the processing of Post-9/11 G.I. claims. And the VA was also nice enough to provide us with some technical assistance so we could get the structure of the bill correct. Is it a technical issue? Or does the department disagree with the goal of clarifying the process for the Post-9/11 G.I. Bill?

Mr. COY. Mr. Chairman, we do not have cleared views on this bill yet. So we have not, it has not gone through the formal process. We certainly look at this bill from a number of aspects as the kinds of things that we hope that it will accomplish. Most certainly ensuring that our veterans and those original claims are processed in

a timely manner is critically important to us. We have some issues with some aspects of the bill and we would be happy to work with the Committee as we have done already and had a couple conversations as well to ensure that whatever the bill ends up being, it is to accomplish what you hope it is supposed to do.

Mr. FLORES. Okay. Would you agree that the long term solution to help the veteran, or to eliminate the potential the veteran could make mistakes on the application would be to fully automate the decision tree, if you will, that is in the VONAPP application?

Mr. COY. Mr. Chairman, I think any automation of original claims is a good thing. Part of the issue here is, as I would suggest that some of this is very much a situational environment that may or may not be solved by just an automated solution. For there is a couple of examples that I would be happy to provide. But those are the kinds of things that trying to build into an automated solution may not cover some of those situational pieces that we may have.

Mr. FLORES. Okay. The third question on this is, you know, do you have any other ideas or solution to address this delay causing problem for original applications?

Mr. COY. Well sir, some of the issue of original applications, and I do not know if it is just a delay or a length of time to do it. As we all know, the Post-9/11 G.I. Bill, for example, has well over 5,000 business rules in the long term solution already. So when we get an original claim, finding out what the veteran is eligible for is a process in itself. And then if we, the intent of this bill is to ensure that the veteran makes the "right" decision. And sometimes, probably in the majority of cases, that right decision is right there staring you in the face. But in some situational environments it is not. So I would suggest that yes, automation is going to solve a good chunk of that. But I would also respectfully suggest that we automated our supplemental claim process, which is basically the original has been done and a veteran is now, just the supplemental claims process, is to pay them their housing and so on and so forth. We have been incredibly successful with that automation. And even that automation is yielding about 50 percent of all supplemental claims going through there untouched by human hands. We had originally thought it would be 25, 30, 35 percent of supplemental claims. So the success of 50 percent we are very encouraged with. But even then, it is 50 percent. So original claims is certainly a significant challenge. But we got the most bang for our bucks by automating the supplemental claims first.

Mr. FLORES. Let me try to get in a quick question on H.R. 1842. We appreciate your careful review of it. Would it be possible for your staff to work with Committee staff to work out the technical issues so that we can get this bill perfected before the mark up later this month?

Mr. COY. Absolutely, Mr. Chairman. We would be absolutely delighted to do that.

Mr. FLORES. Okay. Thank you. I now recognize the Ranking Member for her questions.

Mrs. KIRKPATRICK. Thank you, Mr. Chairman. My first question is for Mr. DiGiovanni. You know, as you mentioned there are military occupational specialties that have a civilian counterpart. And

I am just wondering what the chances are that when a servicemember completes their military training in that specialty they could concurrently also have the civilian certification? Does that make sense to you? Is that possible? What would we have to do to make that happen?

Mr. DIGIOVANNI. So one of the reasons why I have this task within the Department of Defense is because my portfolio encompasses that kind of basic training all the way until they get out. And so we are actually looking at exactly what you said, three lines of action. The first one would be once you complete initial military training, if you have the requisite experience or training at that time then we are encouraging people to either go for gap training or directly to a certification or license. The second line of action is once you have the requisite experience, so there are several certifications or licenses that require four or five years of experience. So there is another opportunity mid-career as an individual completes the requisite experience. And then the last piece, which is in the Transition Assistance Program, where you are about a year out, again, another look to say you have got this particular skill set. Be it either something that translates directly to the private sector or if you are in the combat arms there are certifications, for example, for leadership abilities, team working, cognitive decision-making. So we are trying to make sure that we look at three lines of action across a servicemember's career in the military for opportunities for licensing credentials.

Mrs. KIRKPATRICK. Do you see any necessary policy changes from us to help push that along?

Mr. DIGIOVANNI. I think there are policies within the existing authorities in the Department of Defense to put that into Department of Defense instructions and directives. So I think that we have the necessary authorities, I believe, to push that at this time.

Mrs. KIRKPATRICK. Thank you. Mr. Coy, my questions for you are about H.R. 1842. You said there are some ambiguities in foreclosure in the covered period. Could you elaborate a little bit on that for me?

Mr. COY. Yes, one of the examples in this is, is what the bill does not reconcile is what period of invalidity would be for foreclosure sales that took place during a covered period and so it may be that a foreclosure during a covered period may be invalid conceivably forever, and that might very well cloud someone's title down the road.

And as a result of that, it's one of those things, for example, that we said that we would be happy to work with the Committee on those technical issues to ensure that that kind of thing—while we defer to our colleagues in DoD with respect to any SCRA-type things, our loan guarantee folks look at this from the standpoint of how it would affect us down the road or how it would affect veterans and that one technical issue is clouding, you know, any title issues that may be in the future.

Mrs. KIRKPATRICK. My follow-up question to that is, do you have any concerns that as we continue to legislate in this area that lenders will be less likely to want to cooperate and provide loans for our veterans? Do you see any of that happening now and do you have any concerns about us continuing to legislate in this area?

Mr. COY. No, ma'am, we have no evidence that lenders are not wanting to lend to veterans. I would suggest the exact opposite is occurring. Those people that have VA secured home loans have the lowest foreclosure rate for the last, I believe, fifteen quarters. And so a lender looks at a VA foreclosure rate and says this group of individuals are very serious about their mortgage and so I would suggest that it very well might be the opposite.

Mrs. KIRKPATRICK. Thank you. That is good news and I yield back.

Thank you, Mr. Chairman.

Mr. FLORES. Thank you, Ms. Kirkpatrick.

Mr. Runyan, you are recognized for five minutes for your questions.

Mr. RUNYAN. Thank you, Mr. Chairman.

And I truly only have one question for Mr. DiGiovanni. Kind of what the Ranking Member was walking you down, can you give us an update on the Department's efforts to complete the licensing and certification pilot for truck drivers and health care workers that was required by the 2012 NDAA?

Mr. DIGIOVANNI. Sir, we are in the process of collecting data on that report. We are required by Section 558 to submit a report to the appropriate defense committees one year after commencement of the study which was on September 28th, 2012. So there's a report due on the Hill to give you an update on our progress this September.

Right now we have almost 3,000 servicemembers enrolled in pilot programs in five standardized occupational categories of health profession, automotive mechanic, aircraft mechanic, logistics, and transportation, of which the last one you mentioned about, the commercial driver's license.

We have also seen legislation in over 44 states which now, for example, allow military members with truck driving experience to get the military skills—the road test part of the commercial driver's license waived if they can show proof from their commander that they actually have experience in the vehicle they are seeking a license in. So, there has actually been some great progress there and I look forward to providing that report to you all in September.

Mr. RUNYAN. Sir, just so clarify, that report is going to be on time as far as you know?

Mr. DIGIOVANNI. Yes, absolutely. It will be on time. There is a huge new emphasis in the Department to make sure that we provide the Members of Congress reports in a timely manner, if not early.

Mr. RUNYAN. Thank you very much.

With that, I yield back, Mr. Chairman.

Mr. FLORES. Thank you, Mr. Runyan. Mr. Cook?

Mr. COOK. I have no questions.

Mr. FLORES. No questions from Mr. Cook.

Mr. Wenstrup?

Mr. WENSTRUP. I have no questions.

Mr. FLORES. No questions.

If the rest of the panel doesn't mind, I would like to do a second quick round of questions on this and so I'll begin with that.

Mr. Coy, in the VA's written statement opposing H.R. 2327, you mention that you believe there could be coordination issues if this administration was created. I would think that having an under secretary advocate for economic opportunity would have just the opposite effect and would facilitate solutions to cross-benefit issues and provide a higher level of coordination and resources to this important part of our veterans benefits. Can you elaborate on that?

Well, let me rephrase that. Can you explain what you mean by coordination issues?

Mr. COY. I would suggest there is—perhaps might best answered by a couple of examples. One example would be is, most recently, we evaluated the effects that I mentioned earlier about the long-term solution for supplemental claims and our education claims. And as such, we took the effort to solicit from about, from claims, education claims examiners in Atlanta and asked them would they like to be disability claims examiners. Two or three things, it gave them an opportunity for a higher career path, so a number of people would want to take advantage of it from that standpoint, but as well, they were seasoned claims, VA claims folks, and so making the leap to a disability claims examiner after training was not as difficult as bringing somebody in off the street. So within a number of months, we will be able to leverage those hundred education claims folks into disability claims folks.

I would also suggest that the Under Secretary Hickey has laid out a number of plans as we go forward, and when the disability claims backlog is resolved, those number of employees that now may be free to be able to go back to working educational claims or be VRE—or the numbers—or the FTEs could be VRE counselors. So there is a number of synergies that are across the board.

As we looked at—did we think that creating a fourth administration as we stand back and look at the management layers that would be required as well of standing up an entirely new administration might be prohibitive in any of those folks that we would be standing up from a management perspective could very well be used to handle our claims process or VRE or any of the other economic opportunities.

I would suggest further that what VBA did back in May of 2011 by creating the deputy under secretary for economic opportunity position to focus on those economic opportunity programs has been, I would hope, somewhat successful from a pejorative standpoint. And we have done a lot of focusing on those programs to ensure that those programs in economic opportunity are given the attention, the leadership that we think they so deserve.

Mr. FLORES. Thank you for that response. What I am looking for is a flatter, leaner, more mission-focused organization with divisions that are focused. I don't think there is anything to prevent some, a VA employee, from moving from one of those divisions to another hopefully without too much friction. I think I've got time to get one more question in, and that is, what would the impact be on the, because of the potential enactment of H.R. 331, which is the consolidated certification bill, what would the impact be on education claims processing?

Mr. COY. We think, sir, it would be a positive impact because currently right now the legislation says the schools should or needs

to certify. Being able to consolidate some of those claims, we believe would be beneficial. In fact, we had put in a legislative proposal to do just this and so we are very happy and encouraged that the Committee has taken the stance that we should go forward with this.

Mr. FLORES. Okay. Thank you, Mr. Coy.

Did any other Members have any follow-up questions for this?

Ms. Kirkpatrick?

Mrs. KIRKPATRICK. Thank you, Mr. Chairman.

Mr. Coy, my questions are about 1796. You say that the VA is already doing outreach, and so I have three questions about that. What kind of outreach is being done on what programs and what metrics do you have in place to measure whether or not that outreach is accomplishing your goals and is sufficient?

Mr. COY. Thank you for your question.

First, I would agree that outreach is critically important and we can always do better at it. We are not suggesting in any way, shape or form that we are doing all that there could be done with outreach. Some of the outreach things that I would suggest that we are doing now is, we have a very, what we believe to be a very robust GI Bill Web site and we are putting lots of information out from there.

On there we have eight frequently asked questions, for example, that talk very specifically about those kinds of things. As well, we are very active in conferences, whether they be from the State Approving Agencies, conferences or all of the other conferences, we are there and we are talking to them across the board. Then certainly perhaps the last, but not least, is the Transition Assistance Program in building those—that information into the Transition Assistance Program is another aspect of the outreach.

So we are not suggesting that we are doing all there is to do in outreach, but the bill talks about doing outreach in compliance and what we suggested is that we are, in fact, doing that and not sure that the legislation would mandate that we do more.

Mrs. KIRKPATRICK. And on what programs, are you doing outreach on all VA programs or can you just be a little more specific about that?

Mr. COY. What we are doing, most of the outreach on that I am talking about is in education, employment and some of those things, for example, that are in the world of economic opportunity. But the outreach that I specifically talk about with respect to the GI Bill Web site is on educational programs.

Mrs. KIRKPATRICK. And do you keep track of how many hits you have on that Web site so you know how many veterans you're actually reaching?

Mr. COY. Yes, ma'am, we do track how many hits we have on the Web site, but I do not have that information in my notebook here. I would be happy to get you that information.

Mrs. KIRKPATRICK. Okay. I would appreciate that.

Mr. Chairman, thank you for those additional questions, and I yield back.

Mr. FLORES. Thank you, Ms. Kirkpatrick. Any other Members have any other questions?

Mr. Runyan?

Mr. Cook?

Mr. Wenstrup?

I want to thank the second, before I close, I want to thank Mr. Coy for the new tips emails that you're sending out for EO programs. I think that is the type of outreach we need. We appreciate you being proactive in doing that. So I would like to thank the second panel for your testimony and you're now excused, and we will ask the third panel to come to the witness table.

With us today for the third panel are Mr. Gallucci with the Veterans of Foreign Wars of the United States; Mr. Jeffrey Steele from the American Legion; and Major General Andrew Davis from the Reserve Officers Association, and we also have written testimony from Mr. Rick Weidman of the Vietnam Veterans of America, which will be entered into the record. I want to welcome each of you to this hearing.

And we will start with Mr. Gallucci, you are now recognized for five minutes.

**STATEMENTS OF RYAN M. GALLUCCI, DEPUTY DIRECTOR, NATIONAL LEGISLATIVE SERVICE, VETERANS OF FOREIGN WARS OF THE UNITED STATES; JEFFREY STEELE, ASSISTANT DIRECTOR, NATIONAL LEGISLATIVE COMMISSION, THE AMERICAN LEGION; MAJOR GENERAL ANDREW "DREW" DAVIS, USMC (RET.), EXECUTIVE DIRECTOR OF THE RESERVE OFFICERS ASSOCIATION**

**STATEMENT OF RYAN M. GALLUCCI**

Mr. GALLUCCI. Thank you, Chairman Flores.

Chairman Flores, Ranking Member Kirkpatrick and Members of the Subcommittee, on behalf of the men and women of the VFW, the Nation's largest and oldest organization of combat veterans, I want to thank you for the opportunity to present the VFW's thoughts on today's pending legislation.

The VFW generally supports each bill up for discussion today and I refer you to my prepared remarks for our in-depth thoughts on each piece of legislation. For the balance of my time, I will focus on three specific bills, H.R. 1357, which seeks to improve the Veterans Retraining Assistance Program; H.R. 1796, the Troop Talent Act; and H.R. 1842 the Military Family Home Protection Act.

First, on H.R. 1357, the VFW has heard from many veterans that the Veterans Retraining Assistance Program or VRAP has already helped them secure the skills necessary to succeed in the competitive job market. Unfortunately, the latest statistics from VA still demonstrate that the benefit remains drastically underutilized even by veterans who are already approved to participate.

The VFW believes that this unique benefit, which is designed to serve the largest population of unemployed veterans, has the potential to change the lives of many more if we slightly modify some of its stringent requirements allowing veterans the flexibility to complete approved programs.

The VFW raised concerns before this Subcommittee in April that the requirement for all participants in VRAP to attend as full-time students prevented some from receiving necessary remediation to finish their programs; furthermore, many veterans who qualify for

VRAP may also need to balance other life obligations in order to pay their bills and complete the approved academic program. With these two issues in mind, the VFW is proud to support Representative Johnson's efforts to allow certain VRAP's participants to utilize their benefits for programs technically designated as less than full-time.

Next on H.R. 1796, the VFW has consistently advocated to improve the transferability of military training and experience for veterans seeking civilian professional licenses and credentials. While the Department of Defense, private industry and State governments have made significant efforts in the last few years to improve the translation of military skills for these purposes, the VFW believes that we can do more, which is why we are proud to support Representative Duckworth's Troop Talent Act and its companion bill in the Senate.

In a recent town hall meeting with veterans advocates, Congresswoman Duckworth discussed how her personal military experience as an officer afforded her countless professional development opportunities while on active duty. Unfortunately, her enlisted counterparts were not afforded similar opportunities to acquire skills that would prove useful in post-military life.

Through the Troop Talent Act, more military personnel will have access to civilian credentialing opportunities while on active duty. Servicemembers will also be allowed to use educational assistance benefits to pursue civilian licenses and credentials and the military's pilot program on civilian credentialing will expand to include information technology.

The bill also requires each service secretary to make specific information on military training available to civilian credentialing bodies and reconstitutes VA's advisory committee on professional licensure and certification to ensure that licenses and credentials eligible for programmatic participation remain relevant to civilian careers.

The VFW believes that unemployment in the veterans community cannot be solved through post-military intervention alone and that the military must better prepare its trained professionals to succeed after service. This bill helps to facilitate a servicemember's smooth transition into a quality career after the military and we encourage the Committee to move quickly on it.

Finally, on H.R. 1842, over the last few years, the VFW has heard horror stories about banks foreclosing on military homeowners while either their loved ones are overseas or recovering from life-altering injuries. While the Servicemember's Civil Relief Act or SCRA offers some protection to vulnerable military families, the VFW believes that some financial institutions assert the law or even hold military families, military status against certain families when extending credit or other financial services. The VFW believes that these practices must stop and we are proud to support Representative Cummings' continued efforts to make this possible.

This bill seeks to end predatory foreclosures on military families by extending SCRA protection for families whose loved ones are not only deployed, but also permanent and total disabled, who lost their lives in the line of, or who lost their lives in the line of duty, regardless of when the mortgage was commissioned. This bill also



strengthens criminal penalties against institutions that knowingly violate SCRA and creates penalties for withholding or denying financial services for those who claim SCRA protection. Never again should a military family worry that the bank will seize their home while their loved one is serving overseas or after their loved one has made the ultimate sacrifice.

Military homeowners face unique circumstances and deserve these kind of reasonable accommodations. A similar version of this bill almost passed last year as Representative Cummings outlines in his statement as an amendment to the National Defense Authorization Act. We hope this Committee will once again move this legislation quickly, affording critical financial protections to our military families at times of extreme vulnerability.

Chairman Flores, Ranking Member Kirkpatrick, this concludes my statement and I am happy to answer any questions any Members of the Committee may have.

[THE PREPARED STATEMENT OF RYAN M. GALLUCCI APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Mr. Gallucci.

Mr. Steele, you are recognized for five minutes.

#### **STATEMENT OF JEFFREY STEELE**

Mr. STEELE. Chairman Flores, Ranking Member Kirkpatrick and distinguished Members of the Subcommittee, on behalf of Commander Koutz and the 2.4 million members of the American Legion, I thank you and your colleagues for the work you do in support of our servicemembers and veterans, as well as their families.

As you know, veterans of the Iraq and Afghanistan campaigns, as well as those from previous eras, are met with daunting challenges at home. Unemployment for our newest veterans is still outpacing the national average. Older veterans face a changing job landscape where hard work was once rewarded, but now advanced skill sets are valued.

New veterans need help to take the skills they learned in the service into the workforce. We are pleased to see that the pending legislation before us today addresses some of these challenges in productive ways. We have addressed each of the pending bills in our written statement here, I will highlight just two, which we strongly support.

H.R. 1796, Troop Talent Act of 2013 sponsored by Representative Tammy Duckworth is a veterans employment measure to design to ease servicemembers transitions to civilian employment. This bill would bolster efforts to streamline the process of obtaining certifications and occupational licenses and help veterans put to use skills learned in the military.

The American Legion has been urging Federal and State lawmakers as well as industry leaders to streamline the military-to-civilian licensing and certification process for a decade and a half now. Enactment of legislation consistent with this effort like the Troop Talent Act will benefit not only the servicemember, but those who eventually employ him or her in the civilian workforce.

By encouraging the Department of Defense to provide more information about military training and curriculum to organizations in-

volved with private sector credentialing process, this legislation would help them better account for military training in the awarding of such credentials. Civilian credentialing can contribute to servicemember and veteran personal and professional career development, if done right; however, the VA may lack subject matter experts that can provide recommendations to improve VA's licensing and certification database or improve the quality of the State Approving Agency approval process or develop and update material on the licensing and certification for use in the training of State Approving Agency staff; therefore, it is extremely important that the Professional Certification and Licensure Advisory Committee or PCLAC be reauthorized, another important provision in this bill. It will bring those subject matter experts to assist VA where they may lack expertise.

As you know, the last few years have seen a major cultural shift for the military with top defense officials supporting servicemember credentialing, as well as expanded support for veteran credentialing on Capitol Hill with the passage of legislation which the Legion has either helped draft or which we have supported. As such, we believe there is a definite need to resume this independent body which can present new solutions to VA senior leadership and congressional members, as well as other stakeholders.

It should also be noted that key provisions of the Troop Talent Act have been included in the House version of the fiscal year 2014 National Defense Authorization Act; however, reauthorization of the Professional Certification and Licensure Advisory Committee was not among those provisions because it was outside of the jurisdiction of the Armed Services Committee. I acknowledge Deputy Under Secretary Coy's concerns about the Committee, but believe that those could be addressed working with this Committee and Mr. Coy.

Next, H.R. 2011 provides for a two-year extension of the Veterans' Advisory Committee on Education. This advisory committee is composed of members who are prominent leaders in the veterans education and training area. The American Legion has long-served as a member and can attest from organizational experience to the value of this advisory committee. We believe there is a definite need to maintain this and an independent body that is able to analyze and develop intelligent practical solutions to difficult educational issues and to present those solutions to VA's senior leadership and congressional members, as well as other stakeholders.

Salient issues this advisory committee can address include the need to help evaluate the implementation of the Improving Transparency of Educational Opportunities for Veterans Act of 2012 which requires schools to provide academic performance stated to the VA, as well as President Obama's Executive Order No. 13607 establishing guidelines for institutions catering to servicemembers, veterans or qualified family members. Also ripe for attention is the larger question of qualitative and quantitative metrics for assessing student outcomes.

In conclusion, I appreciate the opportunity to present the American Legion's views and look forward to any questions you may have.

[THE PREPARED STATEMENT OF JEFFREY STEELE APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Mr. Steele.  
Major General Davis, you are recognized for five minutes.

**STATEMENT OF ANDREW "DREW" DAVIS**

Mr. DAVIS. Chairman Flores, Ranking Member Kirkpatrick and Members of the Subcommittee, the Reserve Officers Association thanks you for the invitation to appear and give testimony. I am also authorized to speak on behalf of the Reserve Enlisted Association.

Although contingency operations in Afghanistan are winding down, there are still 54,000 reservists and guardsmen on mobilizations and deployments, and more than 875,000 outstanding citizen warriors have sacrificed much in order to serve during the last 12 years. The associations that typically testify before this Committee are the Veterans Service Organizations, so often the unique needs of the Reserve component have been overlooked without ROA's testimony.

Reservists and guardsmen are unique because they are discharged from active duty but remain on military service. Their numbers are reported to the VA by the Department of Defense, but the Reserve component members' service obligation remains and they can be recalled to additional active duty. Often they are not given discharge or separation papers that are required for certain veterans benefits, and most do not have access to the same transition education programs as veterans leaving active service.

Due to stealth discrimination and employers' concerns about the mobilization of a peacetime operational reserve, unemployment for 18-to-24-year-old Reserve and Guard members is triple the unemployment rate for non-affiliated veterans. ROA and REA would like to thank the Committee for recognizing the role that military families play in supporting the missions of the uniformed services.

H.R. 821 by Representative Grayson and H.R. 1842 by Representative Cummings are bills that make improvements to the Servicemembers Civil Relief Act. Protection of a serving member's home and finance are key protections needed when deployed or back in the States.

H.R. 331 by Representative Calvert and H.R. 1357 by Representative Johnson are bills that improve the tracking of students under the various veteran education benefits.

Returning veterans are often non-traditional students. A four-year college program isn't necessarily the path for all veterans. Before graduation, the non-traditional student may leave and be readmitted to a school several times affected by priorities from current employment and family. Attrition numbers can appear higher if an individual is not tracked through his or her full progress.

H.R. 2011 by Representative Delaney would include chapter 31 of title 38 under the purview of the Veterans' Advisory Committee on Education. ROA and REA concur, with this, vocational rehabilitation plays an important part of transitioning service-connected disabled veterans back to civilian life. ROA and REA hope that H.R. 2011 can be amended to include chapter 1607 education as well.

Chapter 1606, the Montgomery GI Bill for selective reservists is included under the Veterans' Advisory Committee, but 1607, which improves their education benefits while they are mobilized is not under the committee's purview and it should be.

The associations support H.R. 2210 by Representative Young of Florida that would expand the Fry Scholarship to children of those who are awarded the Purple Heart that die within 60 days of the date of discharge or released from active duty. These heroes should not be excluded; however, with H.R. 2210, as with earlier bills, ROA and REA are concerned with the definition of active duty. Reserve and guardmembers serve under many different types of activation orders. They have been sent into combat areas or on missions of shorter duration on other than active duty orders and these other types of orders need to be covered.

H.R. 1796 by Representative Duckworth directs the military secretaries to expand communications with serving members on civilian credentialing opportunities. This legislation continues the progress being made at getting military work skills translated and recognized in the civilian work area.

ROA and REA support Representative Cook's H.R. 2150 to extend the Homeless Veterans' Reintegration Program by five years.

And we support Chairman Miller's H.R. 2327 to support a Veterans Economic Opportunity Administration within the Department of Veterans Affairs. We find that it is enforcement that is the challenge for both labor and Justice Department for USERRA.

Once again, I would like to thank the Subcommittee for the opportunity to testify today and would welcome any questions. Thank you.

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

Mr. FLORES. Thank you, General Davis, and I thank all of the panel for their testimony.

I have a couple of questions for you. The first one has to do—you know, we've got two committees, the Advisory Committee for Education, the Advisory Committee on Licensure and Credentialing. Do you think there are any potential gains in efficiency that could be made if you combine these two advisory committees with the end goal—since the end goal of education in many cases is licensure or the receipt of some sort of a credential—what do you guys think about this?

Mr. Steele?

Mr. STEELE. It would certainly make sense to have a certain overlap if they are not combined, to have a certain overlap of committee memberships so that there would be cognizance by both committees of the work being done by the committees. Whether they would be combined or not, that would be a question we would have to reflect on and get back to you on.

Mr. FLORES. Okay. Mr. Gallucci, any initial comments?

Mr. GALLUCCI. Thanks, Chairman Flores.

Just thinking about how complicated the landscape of higher education has been over the last couple of years, that is one of the reasons that we would prefer to see the education committee reauthorized. We've seen a lot of different arguments about whether the

post-9/11 GI Bill is going to the kinds of programs that we intended it to go to. We have seen impropriety in different sectors of higher-ed to include not-profit publics who are now under the microscope for the way that they send in-state tuition to certain student veterans. We feel that higher education is such a complex landscape that it demands specific attention and licensing and credentialing goes far beyond just the purview of the GI Bill approved programs, but also involves how military professionals are credentialed while they are on active duty.

Mr. FLORES. General Davis, any thoughts?

Mr. DAVIS. Let me just add to that, that on the licensing and credentialing, there are some occupational fields that are obvious and others, I think, that was just touched on by your questions, like combat arms, that are not so easy. And, quite frankly, that has been a challenge for both the Department of Defense and its databases to make that translation.

If you look at the Hero2Hired Web site and type in infantry officer, things pop up like security consultant or security guard which have nothing to do with the experience of the veteran.

Mr. FLORES. Okay. Thank you.

Mr. Steele, the American Legion is not taking a position on Chairman Miller's bill to create the Veterans Economic Opportunity Administration. Does the Legion have a resolution on the initiative that would actually increase oversight of economic opportunity initiatives?

Mr. STEELE. We do not have a resolution that speaks to that legislation, so we took no position.

Mr. FLORES. Okay. I see.

The next question is for Mr. Gallucci, can you tell me why your read of our bill, of my bill, H.R. 2481, could allow a veteran to accidentally revoke the wrong education benefit, when actually the intent of the legislation is to prevent that mistake? I mean I've actually watched the claims processors go through that part of an original claim as they are setting it up and I can see the—if I put myself in the veteran's shoes, I can see how they could make that mistake.

Mr. GALLUCCI. Absolutely. I want to explain a little bit about where our justification came for—we definitely support the intent of the bill, but to echo a little bit about what Mr. Coy had said earlier, we do have some concerns about the practical application of it and we would be happy to sit down with your staff afterwards and discuss the specifics of the bill and how it's written out.

Just reading the complexity of the language, we would be concerned that if VA made a decision for a veteran to revoke a certain benefit, that if the veteran really did want to use that benefit, that they would still have that option.

Mr. FLORES. Well, actually, the bill is designed that way so that the VA will make a provisional determination and then the veteran can always revoke that, so we've tried to build that in with the bill.

For all of you, we have about a minute left, you know, about three years ago there was a significant concern about the large number of foreclosures that were in violation of the Servicemember's Civil Relief Act and my question for you is this, and I think some of you touched on it in your testimony, the ques-

tion is pretty simple: Do you think the financial services industry has cleaned up its act? Are you actually continuing to hear about foreclosures under the SCRA?

Mr. DAVIS. Our early empirical evidence—we have a servicemembers loss center that is fielding more than a thousand calls a month from reservists in some sort of distress or with questions. About half of those are USERRA or employment-related. About half of the remaining half are financial institution related.

Foreclosure is not one of the issues that we are hearing. We are hearing more of the issues of credit card and other lending abuse; it's not foreclosures.

Mr. FLORES. Mr. Steele or Mr. Gallucci, can you give me a yes/no answer?

Mr. STEELE. Chairman Flores, if you don't mind, I would like to take that question for the record. We've been speaking recently with the Department of Justice's veterans fraud initiative and some of the ways that the Federal government is tracking complaints by veterans specifically related to banking and credit issues. I don't have their information, their latest information in front of me, but I think we can come up with a better answer for you, but we do think this is a major problem that is on-going for the veterans community.

Mr. FLORES. Okay. Thank you.

Now, I recognize the Ranking Member for five minutes.

Ms. KIRKPATRICK. Thank you.

Mr. Gallucci, at the beginning of your testimony, you said that the VRAP program is underutilized. I would like to know the top three reasons in your opinion for that and then what solutions could be put in place to address that problem.

Mr. GALLUCCI. Absolutely. Thanks for the question.

What we've seen as the top hurdles are access to approved programs, the difference between part-time/full-time approval, but then also the financial concerns for a veteran, which really isn't related to what this Committee would have jurisdiction over, but let me talk to the first two, specifically.

What I mentioned in my testimony was the access to remediation. The example that I used back in the hearing in April came from the Community College of Rhode Island Student Veterans Organization and what they had explained to the VFW was that a veteran may enter an approved program that doesn't necessarily correspond with the academic calendar, the traditional academic calendar at that community college.

So what happens is, before that veteran can enter the program, they may have failed the basic math or basic typing class, so they would need significant remediation before they could successfully complete it. But what happens during the enrollment phase is that remediation doesn't necessarily correlate with the approved program, so at some point they are going to drop below full-time and they've run into a number of hurdles at that school, specifically, but we have also heard of other examples where remediation has been a problem.

Next would be approval of certain institutions and we outlined this as well in April, just touched on it briefly, was that a two-year—it's specifically relegated to two-year institutions, so commu-

nity colleges, technical schools, but there are four-year colleges that serve as de facto community colleges in their communities. I believe the example used was Penn State in Erie, Pennsylvania.

So our concern is that there are good two-year programs, certificate programs, at four-year institutions where VRAP eligible veterans could be going, but they can't get in because of how the program is drafted up.

Mrs. KIRKPATRICK. And you would think that that requires a legislative solution to address those problems?

Mr. GALLUCCI. We do just because of how the VOW to Hire Heroes Act was written, it specifically outlines that it's only for two-year programs.

Mrs. KIRKPATRICK. And with regards to proportionality, if that is retained, I mean that is half-time student/half-time paid, do you think that could actually harm veterans, rather than helping them?

Mr. GALLUCCI. That is a good question and that is a bit of concern and we wouldn't want it—we wouldn't want to see a VRAP eligible veteran only taking one class at a time since you only have 12 months of eligibility for your benefit. But we feel that there would be a happy medium based on the length of your program.

Say it was a nine-month certificate program, you have twelve months of benefit—if you can—if it goes to just below what would be considered full-time for that institution, we wouldn't necessarily see a program. But we do understand the concern that a veteran wouldn't be on a reasonable schedule to complete a program if they were only taking one or two classes at a time.

Mrs. KIRKPATRICK. And then my last question is for the entire panel, regarding the military occupational specialties and getting concurrent certification for civilian programs, what problems do you see, if any, in instituting that kind of policy?

Let me refine that a little bit. I guess, who should be in charge of that certification, should it be done at the state level? If you do that, are you going to run into problems in fifty states having different certification requirements? How do we address that at a national level?

Mr. STEELE. Well, unfortunately, because of the nature of the credentialing system and the Federal nature of our system, it's going to have to have a fifty-state—it's going to impact fifty states, so—but the Department of Defense has done a wonderful job of getting on board with this effort. They, from what I understand, are attempting to make every effort to work with us on this and work with you on this. I don't see why it can't be done. We look forward to the report in September.

Mrs. KIRKPATRICK. Okay. Thank you.

And I yield back, Mr. Chairman.

Mr. FLORES. Thank you, Ms. Kirkpatrick.

Mr. Cook, do you have any questions?

Mr. COOK. Yes, sir. I had one—and I want to apologize, I was in another Committee for the beginning of this and maybe I missed part of this, because it was in regards to your comment in one of the earlier bills about the gentleman was making about the Purple Heart—and exactly how being a reservist that, if I understood it correctly, I was somewhat shocked and maybe I didn't read it right because it wasn't on my—could you go into—

Mr. DAVIS. This is not a reserve-specific bill. The bill, which is H.R. 2210, talks about the extension of Fry amendment scholarships to Purple Heart recipients who die subsequent to the end of their military service, and this would extend their benefit for a period of time and we think that is a good idea.

Mr. COOK. Okay. I was a little bit confused because I was starting to wonder, wait a minute, it doesn't make a difference if you get a Purple Heart whether you're a reserve or a regular, it's just combat-enemy action and it wouldn't—but thank you for clarifying that. I appreciate that.

That is all I had.

Mr. FLORES. Thank you, Mr. Cook.

Ms. Kirkpatrick has another question.

Mrs. KIRKPATRICK. Mr. Gallucci, I would like to hear your response to my last question about the military occupational specialty and the civilian certification and meshing that together as a fifty-state level.

Mr. GALLUCCI. Absolutely. This is why we feel the DoD pilot is so important and also allowing servicemembers to access credentialing opportunities while they are still on active duty, as my colleague from the American Legion said, it is going—because of how complicated licensure and credentialing is and because the states have the right and duty to license professionals as they see fit within their borders, it's going to be a multitiered solution.

What we can do on the Federal level is make sure that servicemembers, while they are on active duty, have access to civilian credentialing opportunities that will help smooth that transition, so once they decide to leave the military, that there won't be a gap between their end of time in service and the time that it takes to start a career.

Mrs. KIRKPATRICK. Thank you very much and I thank the panel and I yield back.

Mr. FLORES. If there are no further questions, the witnesses are excused with our thanks. We appreciate your participation and your insight that you've given us today.

I would like to announce that the Economic Opportunity Subcommittee is tentatively scheduled to hold a markup on some or all of the bills that we talked about today, that we heard testimony on today on July the 18th.

Finally, I ask unanimous consent that all Members have five legislative days in which to revise and extend their remarks on any of the bills under consideration today.

Hearing no objections, so ordered.

This hearing is adjourned.

[Whereupon, at 3:47 p.m. the Subcommittee was adjourned.]



## A P P E N D I X

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### Prepared Statement of Hon. Bill Flores

Good afternoon. We have a full plate of bills and witnesses so I will limit my opening remarks to a comment on VA's testimony on my bill, H.R. 2481.

I introduced H.R. 2481 in response to suggestions from the Atlanta Regional Profession Office staff who noted that mistakes on the application for Post-9/11 GI Bill benefits cause significant delays in processing original claims.

Apparently, some veterans are revoking programs for which they have no entitlement or choosing older programs and giving up the Post-9/11 benefit. My bill would have VA review an application and if it is obvious the veteran made what appears to be a bad choice, choose the best program and contact the veteran and offer the veteran the opportunity to reject VA's recommendation. This process would not stop their application from moving forward and could reduce processing time for original claims.

VA has already provided us with technical assistance on the bill and I am grateful that they have offered additional help. Given that assistance and staff conversations, I am surprised that VA is not commenting on the bill today and I will have that discussion with them after their testimony.

I now recognize the distinguished Ranking Member from our third-largest state, Mr. Takano for his opening remarks.

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### Prepared Statement of Hon. Ken Calvert

Chairman Flores, Ranking Member Takano and distinguished members of the subcommittee – thank you for inviting me here to testify today on HR 331, a bill that would streamline VA processes to the benefit of our veterans.

The issue is fairly specific to community college districts that have multiple colleges as part of the district. Currently, the department of Veterans Affairs (VA) requires Community Colleges to certify that their veteran students are enrolled for a specific number of classes before the VA will disperse student benefits.

Ranking Member Takano's congressional district and my district include a community college district with three colleges. The community college district operates under uniform curriculum for all three colleges. Under current regulations, each of the three colleges must write letters to the other colleges within the District to verify their classes meet regulations. This unnecessary paperwork delays benefits to veterans and increases processing time and costs to college district as well as the VA.

This process is unnecessary because:

- All the colleges' curriculum is approved at the District level and is aligned across colleges;
- The District registration system includes an option for a student to register at any one of the colleges in the same term;
- The District's computer system contains all student and course information on one record that can be accessed and viewed at any of the colleges;
- A student's official transcript includes courses taken at all of the three colleges.

HR 331 would correct the problem by permitting each college in the District to certify veterans for all classes attended within the District rather than just for classes attended at that particular college. HR 331 would update the rules which would mean veterans would receive their benefits sooner and the VA would have less paperwork to process.

HR 331 provides an important and necessary legislative fix to a problem that is impacting veterans in my and Congressman Takano's congressional districts and could be impacting thousands of veterans across the country. I would like to person-

ally thank Chairman Flores' staff for their work and advice in drafting this bill and I welcome any questions the subcommittee may have at this time.

Thank you.

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**Prepared Statement of Hon. John Delaney**

**Re:** *Testimony before the House Veterans Affairs Committee addressing HR 2011*

Chairman Flores and Ranking Member Takano, thank you for the opportunity to address the Subcommittee this afternoon. As I begin my remarks I would also like to thank my colleague Congressman Jim Renacci for his strong support of this bill and our veterans.

I am proud to be here to discuss the Veterans Advisory Committee on Education Reauthorization Act of 2013. This important piece of legislation will help amplify the voices of our veterans on issues of job training and education and help improve existing benefit programs. By increasing collaboration and communication between the Department of Veterans Affairs and our veterans on issues of education and training, we can ensure that the brave men and women of our armed services are equipped to compete in the 21st century economy.

The Veterans Advisory Committee on Education helps advise the Secretary of Veterans Affairs on how best to improve and coordinate our veterans education and job training programs. The Committee is composed of veterans and experts in the fields of education, labor, and management, and includes veterans' representatives from World War II, Korea, Vietnam, the Gulf War, and the post-911 conflicts. Versions of the committee have existed since 1972, and without Congressional action, the Committee will sunset at the end of this year.

Since 1944, the VA has been providing critical veterans educational assistance benefits through the GI bills and associated programs, such as the Transition Assistance Program, the Reserves Educational Assistance Program, and the Veterans Retraining Assistance Program. These are critical programs, but clearly, no program is perfect, and therefore, we should make sure that the VA adapts to changing times and new trends.

In past years, the Veterans Advisory Committee has provided invaluable aid to the VA's efforts in administering the education programs, including significant input on the post-9/11 GI Bill and the Principles of Excellence Program, which provides guidelines for educational institutions receiving federal funding. Of the 57 recommendations submitted by the committee between FY2003 and FY2012 over 40% have been or will be implemented.

Still there is much work to be done. According to the Bureau of Labor Statistics, the unemployment rate for veterans who served after September 2001 is 10.2%, which of course, is much higher than the unemployment rate for nonveterans during the same time period. This is simply unacceptable. We must do more for our veterans who are returning from recent conflicts so that they can compete and thrive in the 21st century economy.

By reauthorizing the Veterans Advisory Committee, we can provide a much needed post-9/11 perspective on matters of education with a renewed energy and focus, so that we can ensure our veterans' education programs are responsive, accountable, and effective.

We have an obligation to stand with our veterans and help ease their transition to civilian life. This is not just a matter of economics; it is a matter of dignity. Veterans deserve the dignity of gainful employment that provides a standard of living befitting their service to our country. One simple way to do this is by ensuring that they receive the education and job training they need.

I thank the Committee members for their time this afternoon. I look forward to collaborating with you on this bipartisan legislation that will provide for smarter government and better educational outcomes for our veterans.

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**Prepared Statement of Hon. Alan Grayson**

Chairman Flores and Ranking Member Takano, thank you for calling this legislative hearing.

I am here today to address H.R. 821, a bill "To amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, and for other purposes."

In plain English, this bill would extend mortgage foreclosure protections to the surviving spouses of men and women who are killed while serving in the United States military.

Under current law, members of the military are shielded from foreclosure while they are on active duty. This bill would extend those same protections to a surviving spouse of a servicemember who is killed while serving our nation.

H.R. 821 is a reintroduction of last term's H.R. 1263 which Bob Filner, my good friend and the former Chairman of the Veterans Affairs Committee, introduced and passed through the House of Representatives by a voice vote during the last Congress. Unfortunately, the Senate never acted on the bill.

The only difference between his bill and mine appears in Section 3. There is slight change, resulting in a shorter bill, that reflects intervening changes in law made by the "Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012". Previously, servicemembers were afforded foreclosure protections for nine months after they separated from service. They now have a full year, and this bill reflects that.

Mr. Chairman and members of the subcommittee, Florida is a state that produces a high number of men and women who enlist in our armed forces. It is also a state whom a large number of veterans call "home".

Unfortunately, Florida has also lost 343 of its sons and daughters in Iraq and Afghanistan – second only to Texas.

Given that statistic, and given the fact that I represent a district consistently ranked at, or near the top, in foreclosure activity nationwide, I felt compelled to reintroduce this bill.

This committee held multiple hearings on the issue throughout last Congress, and there were consistent reports on the need for it.

In January of 2011, a JPMorgan Chase official told NBC News that over 4,000 servicemembers had been illegally overcharged on their mortgage interest rates, and that many military families had been improperly foreclosed upon, in violation of the "Servicemembers Civil Relief Act" (SCRA).

This revelation addressed only servicemembers who had SCRA protections, and only covered the actions of one bank. Surviving spouses are not afforded the same protection by SCRA, and we can only guess how many unfortunate husbands and wives lost their homes when they needed our protection the most.

Later that year, more allegations surfaced of SCRA violations by JPMorgan Chase and other lending institutions.

In response, this Committee held oversight hearings to review the allegations. It received testimony from Captain Jonathon Rowles (USMC) and Mrs. Julia Rowles, about their troubles with JPMorgan Chase.

Mr. and Mrs. Rowles testified that when they called the toll-free number provided by their bank, employees were woefully uninformed about SCRA protections, and nobody seemed in charge of ensuring that the bank was compliant.

In response to that testimony, and other revelations that came to light through the Committee's continuous oversight of SCRA abuses, H.R. 821 requires lending institutions to employ and/or designate a SCRA compliance officer.

Every bank must take SCRA seriously, and every bank must have at least one person responsible to ensure the institution's compliance.

USA Today has reported that more than 20,000 military members and Reservists faced foreclosure in 2010 alone.

That is a staggering number, and it is a serious problem. A servicemember's home is often his or her largest financial asset. It is an investment that should be protected.

Servicemembers and veterans, as well as their families, should have an opportunity to avoid black marks on their credit history by working with lenders to minimize the chance of foreclosure.

Some military families experience difficulties – often related to owning a home where the servicemember is stationed – in the transition from the military to the civilian world. These problems are only magnified in the tragic instance of a servicemember's death.

According to the Washington Post, 6,668 servicemembers have died in service since U.S. forces began Operation Iraqi Freedom and Operation Enduring Freedom combat operations in 2001. This means that thousands of families have lost a spouse, a wage earner, and servicemember mortgage protections under SCRA.

While a family grieves the loss of a servicemember, the resulting change in income is likely to force a surviving spouse to make difficult financial decisions – including whether or not he or she will keep or sell the home.

A surviving family should be given sufficient time after the loss of a loved one to refinance, make arrangements with the lender to restructure their loan, or sell

the house. Unfortunately, right now, they are not afforded the extra time they often need.

Mr. Chairman, this is a serious problem, and it is one that can be solved. I thank you for the time today to appear before you, and I thank each of you for listening. I respectfully request your support of this bill.

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### **Prepared Statement of Hon. Bill Johnson**

Chairman Flores, Ranking Member Takano, and Members of the Subcommittee:

I appreciate the opportunity to testify before you on H.R. 1357, legislation I introduced to amend the definition of “full-time” for technical training programs under the Veterans Retraining Assistance Program, or VRAP.

As an Air Force veteran who served as a Subcommittee Chairman on the House Veterans’ Affairs Committee last Congress, I was proud to support the VOW to Hire Heroes Act of 2011. This important legislation provided several provisions to assist unemployed veterans, including improvements to the Transition Assistance Program (TAP), veterans tax credits, requirements for translating military skills and training into commercial opportunities, and expanded educational and training benefits, including VRAP.

The Veterans Retraining Assistance Program (VRAP) provides unemployed veterans aged 35 through 60, who are not eligible for other VA education benefit programs, up to 12 months of full-time training assistance. Over 53,000 veterans are enrolled in training programs through VRAP, and the Department of Veterans Affairs (VA) is still accepting applications from eligible veterans.

An unintended shortfall of VRAP came to my attention last fall when unemployed veterans in Eastern and Southeastern Ohio, who were approved for VRAP, were unable to find eligible technical training programs for their chosen occupation. The reason being, that programs approved for VRAP must be full-time, which is defined as requiring 18–22 “seat-time” hours. As these veterans discovered, the majority of technical training programs that are considered to be full-time outside of the VA’s definition fall short of VRAP’s seat-time requirement.

For example, several veterans from Ohio’s 6th District wished to use their approved VRAP benefits to do a welding program – an occupation on the rise in Eastern and Southeastern Ohio due to increased oil and gas development in the region. While there were welding programs available in the area, they did not meet the seat-time hour requirement. Some of these programs, such as the welding program at the Washington County Career Center, are even approved by the VA under regular GI Benefits, but as part-time programs. As programs under VRAP must be full-time, these veterans were approved for VRAP benefits, but unable to use them.

H.R. 1357 is intended to fix this unintended obstacle and expand opportunities for unemployed veterans to complete technical training programs. Specifically, this legislation would amend the VRAP definition of full-time for technical training programs, to only require 16 seat-time hours, so long as these programs are also approved by the VA for other educational benefits.

The purpose of VRAP is to give America’s veterans access and the opportunity to enhance their skills, enabling them to better compete in today’s job market. In my view, the difference of a few seat-time hours should not prevent a veteran from taking a training program that will enhance their ability to be hired – particularly if the veteran ends up with a comparable certificate or degree from other institutions that require slightly more seat-time hours.

Chairman Flores, Ranking Member Takano, thank you again for the opportunity to speak on this important legislation, H.R. 1357. I am hopeful that this legislation will be favorably considered by the Veterans’ Affairs Committee, so as to provide our nation’s unemployed heroes with more opportunities to enhance their skills and find gainful employment.

#### **Executive Summary**

The Veterans Retraining Assistance Program (VRAP) provides unemployed veterans aged 35 through 60, who are not eligible for other VA education benefit programs, up to 12 months of full-time training assistance. Over 53,000 veterans are enrolled in training programs through VRAP, and the Department of Veterans Affairs (VA) is still accepting applications from eligible veterans.

For the purposes of VRAP, full-time programs are defined as including 18–22 seat-time hours. Unfortunately, veterans in Eastern and Southeastern Ohio discovered that the majority of available technical training programs fall short of VRAP’s seat-time hour requirement. Some of these programs are even approved by the VA

under regular GI Benefits, but are considered to be part-time programs. As veterans approved for VRAP do not qualify for other VA educational benefits, they are thus prevented from taking these technical training programs.

H.R. 1357 is intended to fix this technicality and expand opportunities for unemployed veterans to complete technical training programs. Specifically, this legislation would amend the VRAP definition of full-time for technical training programs to only require 16 seat-time hours, so long as these programs are also approved by the VA for other educational benefits.

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### Prepared Statement of Curtis L. Coy

Good afternoon, Mr. Chairman, Ranking Member Takano, and other Members of the Subcommittee. Thank you for the opportunity to be here today to provide the Department of Veterans Affairs (VA) views on pending legislation affecting VA's programs, including the following: H.R. 331, H.R. 821, H.R. 1357, H.R. 1796 (sections 4(b) and 6), H.R. 1842, H.R. 2011, H.R. 2210, and H.R. 2327. Other bills under discussion today would affect programs or laws administered by the Department of Labor (DOL) and the Department of Defense (DoD). Respectfully, VA defers to DOL's views on H.R. 2150, a bill to provide for a 5-year extension of the Homeless Veterans Reintegration Program. Accompanying me this morning is Mr. John Brizzi, Deputy Assistant General Counsel.

#### *H.R. 331*

H.R. 331 would amend section 3684(a) of title 38, United States Code, to permit any public institution in a consortium (or district) to certify to VA the enrollment of any student enrolled in an institution in such consortium. Specifically, this section would allow any institution in a consortium (or district) to report enrollment information to VA for any student enrolled in an educational institution that is part of the consortium if all institutions of that entity are located in the same state and the consortium is organized in a manner that facilitates the centralized reporting of enrollments in any of such institutions. It would, further, require individuals and educational institutions participating in the Post-Vietnam Era and Post-9/11 Veterans' Educational Assistance Programs to report to VA enrollment and any interruption or termination of the education of such individuals (thereby making the enrollment reporting requirements for the Post-Vietnam Era and Post-9/11 Programs consistent with other Veterans' education programs).

VA supports enactment of H.R. 331. This proposal would allow each institution in the consortium (or district) to certify the student's enrollment regardless of where the student is matriculated. Furthermore, since school certifying officials at each 'District' institution have access to all of that District's student records, and all courses have universal numbering, VA compliance visits could occur at any institution.

We estimate that enactment of this legislation would result in no additional mandatory or general operating expense costs to VA.

#### *H.R. 821*

H.R. 821 would amend the Servicemembers Civil Relief Act (SCRA) to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures. While we respectfully defer to DoD regarding the merits of this legislation, we, nonetheless, have one technical concern.

Section 1 of the bill would expand mortgage protections provided under section 303 of SCRA to include a surviving spouse of a Servicemember if such spouse is "the" successor in interest to a covered property. In addition to DoD's concerns, VA notes that the extension of SCRA protections to surviving spouses directly supports VA's mission of serving Veterans and their families. As the bill is currently drafted, however, it seems that the spouse would have to be the sole successor, rather than merely "a" successor in interest, which could have unintended consequences if a Servicemember dies intestate or chooses to leave some percentage of interest to another individual, such as a child, sibling, or parent. In that instance, a surviving spouse with only a partial interest in a property might be excluded from protection.

Section 2 of the bill would require certain lending institutions to appoint SCRA compliance officers, and section 3 would extend certain SCRA protections provided by the Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012.

Provisions of this bill may have an impact on VA loan subsidy costs. We will provide an estimate of cost for the record.

*H.R. 1357*

H.R. 1357 would amend section 211(b) of the VOW to Hire Heroes Act of 2011 to permit retraining assistance under the Veterans Retraining Assistance Program (VRAP) to be used by a Veteran to pursue a program of education for training on a less-than-full-time basis if the program consists of at least 16 seat-time hours (or the equivalent). VA supports this proposal.

This proposal would greatly enhance training opportunities for Veterans who are eligible under this program. The VOW to Hire Heroes Act of 2011 created VRAP to help retrain individuals hardest hit by unemployment – Veterans aged 35 to 60. Currently, only Veterans training on a full-time basis are eligible to receive payments under VRAP. As of June 12, 2013, VA approved 105,934 applicants; however, only 52,228 participants are enrolled in school. Legislation that authorizes Veterans to train on a less than full-time basis would allow for greater participation under VRAP. However, VA is unclear as to the meaning of “16 seat-time hours.” Programs are currently measured on either a credit-hour or clock-hour basis. Courses measured on a credit-hour basis generally require 12 or 14 credit hours (or the equivalent) for full-time training, while those measured on a clock-hour basis require 18 or 22 hours for full-time training. If the intent is to allow for the payment of VRAP benefits to Veterans enrolled at more than one-half time, at least three-quarter time, etc., then VA recommends the language be changed to be specific to the required level of enrollment.

We will be pleased to provide an estimate of the cost of enactment of this bill for the record.

*H.R. 1796*

H.R. 1796, the “Troop Talent Act of 2013,” proposes to ensure that the education and training provided members of the Armed Forces and Veterans better assists them in obtaining civilian certifications and licenses. VA respectfully defers to DoD’s views on the merits of the proposals set forth in sections 3, 4(a), and 5 of this bill.

Section 4(b) of the bill would allow Servicemembers or Veterans to use educational assistance provided through VA in pursuit of a civilian certification or license only if the successful completion of a curriculum fully qualifies such student to take the appropriate examination and be certified or licensed to meet any other academic conditions required for entry into that occupation or profession and, where specialized accreditation is required by a State, the curriculum meets the requirements for that accreditation by an agency recognized by the Department of Education or designated by the State. The amendments made by this section would take effect on August 1, 2014, and would apply to courses pursued on or after that date. VA does not oppose legislation that would allow us to pay for courses offered by educational institutions that are required to obtain employment in an occupation or profession that requires approval or licensure of a board or State agency. However, if the intent of the legislation is to allow GI Bill beneficiaries to take courses required for a license or certification that do not constitute a complete program of training, then it should be noted that VA can already approve benefits for those courses. Current statutory guidance requires schools to assess prior education or training, grant appropriate credit, and reduce the length of the overall program proportionally. Consequently, VA does not require new legislation to meet the intent of this provision.

Section 6 of the bill would direct VA to reestablish the Professional Certification and Licensure Advisory Committee, which was terminated on December 31, 2006, with a new termination date of December 31, 2019. This section also would provide additional Committee duties, including the development of: (1) guidance for audits of licensure and certification programs in order to ensure high-quality education to Servicemembers and Veterans; and (2) a plan to improve outreach to Servicemembers and Veterans on the importance of licensing and certification and the availability of educational benefits. Not later than 180 days after the date of establishment of the Committee, it would submit to Congress a report containing an assessment of the feasibility and advisability of permitting Servicemembers to use educational assistance under the Montgomery GI Bill and the Post-9/11 GI Bill to obtain or pursue civilian employment certifications or licenses without the use of such assistance for that purpose being charged against the entitlement of such Servicemembers to such educational assistance.

VA does not support section 6, as we are not clear on the need to reestablish the Professional Certification and Licensure Advisory Committee if the only required deliverable is a report assessing the feasibility and advisability of permitting members

of the Armed Forces to use educational assistance under Chapters 30 and 33 of title 38 to obtain or pursue civilian employment without them being charged entitlement. Other Committee tasks involve outreach and auditing for licensing and certification programs, which are tasks that VA already undertakes with respect to approved programs and training establishments.

It would also be extremely challenging for VA tonominate members; plan, organize, and, subsequently, hold meetings; and provide a report within 180 days of enactment.

We will be pleased to provide an estimate of the cost of enactment of this bill for the record.

#### *H.R. 1842*

H.R. 1842 would amend the Servicemembers Civil Relief Act to improve the protections for Servicemembers, surviving spouses, and disabled Veterans against mortgage foreclosures, and for other purposes. While we defer to DoD regarding the merits of this legislation, we, nonetheless, have several concerns.

One change is the requirement that a creditor stop foreclosure proceedings upon receipt of notice, since it might be irreconcilable with the provisions related to a court's authority to allow a foreclosure to proceed. As such, even if a court were to determine that a stay would be inequitable, a creditor might still be prohibited from foreclosing.

Another concern is the ambiguity in proposed section 303A, which could lead to title problems that cannot be resolved, and to uncertainty about what effect "notice" has. It is not clear under subsection (c) whether a foreclosure would be invalid because the foreclosure occurred during a covered period, or if it would only be invalid during the covered period, after which a borrower would not have any right to object. Similarly, it is not clear what effect the invalidation of a sale would have on subsequent purchasers of a property if a wrongful foreclosure is alleged. In addition, the notice provisions of subsection (d) might allow a Servicemember to provide notice after a foreclosure and subsequent sale to a bona fide purchaser, which could result in a cloud on the title to the property or even an invalidation of that sale, and any subsequent sale.

We also note that other ambiguities exist, such as how to measure aggregate duration of SCRA protections, and when criminal penalties might apply.

Of additional concern is proposed section 303B, which would allow a Servicemember on active duty to refinance a mortgage when the Servicemember is unable to occupy the property because of active-duty status, raises a few technical and substantive issues for VA. The provision would establish a limitation on the frequency with which a Servicemember might refinance under the new provision – no more than once in a 5-year period. VA statutes do not include such a limitation. Unlike proposed section 303B, a Veteran is not required to certify occupancy to obtain a VA Interest Rate Reduction Refinance Loan. Deeming a property a residence might not always work to the Servicemember's benefit, as certain refinance programs require that the borrower cannot be an occupant. Under proposed section 303B, however, a Servicemember would not have a choice, as a creditor would be required to treat the property as the Servicemember's residence.

H.R.1842 might have unintended effects on the interpretation of protections found in other SCRA provisions. For example, the reference to trust deeds in proposed section 303A(a)(2) could affect the interpretation of mortgage protections in current section 303 as well as those in proposed section 303B, because the term "trust deed" is newly introduced.

We would be pleased to work with the Subcommittee staff and DoD in drafting amendments to address VA's concerns with this bill and with H.R. 821.

Provisions of this bill may have an impact on VA loan subsidy costs. We will provide an estimate of cost for the record.

#### *H.R. 2011*

H.R. 2011 would amend section 3692 of title 38, United States Code, to extend for 2 years (through fiscal year 2015) the Veterans' Advisory Committee on Education, which is set to expire on December 31, 2013. It would also add Veteran representatives, to the maximum extent practicable, from the post-9/11 operations in Iraq and Afghanistan to the Committee. Finally, it would add individuals receiving training under the vocational rehabilitation and employment program under chapter 31 of title 38, United States Code, to the list of those enrolled in programs of educational institution's representatives which form part of the Committee.

Currently, section 3692(a) of title 38, United States Code, specifies that the Veterans' Advisory Committee on Education shall be composed of persons who are emi-

nent in their respective fields of education, labor, and management and of representatives of institutions and establishments furnishing education to eligible Veterans or persons enrolled under Chapter 30, 32, 33, or 35 of this title and Chapter 1606 of title 10. The Committee shall also, to the maximum extent practicable, include Veterans representative of World War II, the Korean conflict era, the post-Korean conflict era, the Vietnam era, the post-Vietnam era, and the Persian Gulf War.

The legislation would amend section 3692(a) and change the composition of the Committee to include not only Veteran representatives of post-9/11 operations in Iraq and Afghanistan, but also representatives of institutions and establishments furnishing education to eligible Veterans or persons enrolled under Chapter 31..

VA supports this legislation. If enacted, the Secretary would be able to continue to receive recommendations and seek advice from VA Committee on Education members with regard to the administration and proposals to enhance VA education benefit programs.

Costs associated with this legislation are insignificant.

#### *H.R. 2210*

H.R. 2210, the “Marine Gunnery Sergeant John David Fry Scholarship Improvements Act of 2013,” would amend current provisions of title 38, United States Code, to expand the universe of individuals who are entitled to educational assistance under the Post-9/11 GI Bill by virtue of the in-line-of-duty death of a parent serving on active duty in the Armed Forces to also include the child of an individual who: (1) is awarded the Purple Heart medal for an injury; and (2) dies as a result of such injury during the 60-day period beginning on the date of the individual’s discharge or release from active-duty service in the Armed Forces. This amendment would apply with respect to the death of a specified Veteran occurring on or after September 11, 2001.

VA supports the proposed legislation, subject to Congress identifying appropriate offsets for the additional costs. Benefit costs to VA are estimated to be \$219 thousand during the first year, \$2.4 million for 5 years, and \$5.8 million over 10 years. There are no additional full-time equivalent or General Operating Expenses cost requirements associated with this proposal.

VA does note that Departmental data shows that most deaths resulting from serious injury occur during the first 18 months after the release from active duty. There are currently no provisions under the Post-9/11 GI Bill that would allow a child to receive benefits if his or her parent died of a service-connected injury or illness shortly after release from active duty. Estimated benefit costs to VA would increase to \$942 thousand during the first year, \$10.1 million for 5 years, and \$24.2 million over 10 years, if the legislation were expanded to provide Fry Scholarship benefits to children of active duty Servicemembers who die in the line of duty within 18 months of separation as a result of injuries incurred on active duty after September 10, 2001.

#### *H.R. 2327*

H.R. 2327, “Veterans Economic Opportunity Administration Act of 2013,” would amend title 38, United States Code, to establish in VA a new “Veterans Economic Opportunity Administration.”

Section 2 of the bill would establish the “Veterans Economic Opportunity Administration” to administer programs that provide assistance related to economic opportunity to Veterans and their dependents and Survivors. The new Administration would be under the aegis of the Under Secretary for Veterans Economic Opportunity, who would be directly responsible to the Secretary of Veterans Affairs. The new Administration would be responsible for the following VA programs:

- Vocational Rehabilitation and Employment;
- Educational Assistance;
- Veterans Housing Loan (and related programs); and
- Veterans Small Business Programs (including the program under 38 United States Code § 8127).

Section 3 of the bill would amend title 38, United States Code, to make the new Under Secretary position subject to appointment by the President with the advice and consent of the Senate. The new Under Secretary would be responsible for the operations of the Veterans Economic Opportunity Administration.

The Secretary would be required to establish a commission to recommend individuals to the President for appointment to fill a vacancy when a position arises. The



commission would be composed of the following members appointed by the Secretary:

- Three individuals representing education and training, vocational rehabilitation, employment, real estate, mortgage finance and related industries, and Survivor benefits activities affected by the new Administration.
- Two individuals representing Veterans served by the new administration.
- Two individuals with experience in the management of private sector benefits programs.
- The Deputy Secretary of Veterans Affairs.
- The Chairman of the Veterans' Advisory Committee on Education.
- One individual who has held the position of Under Secretary for Economic Opportunity, if the Secretary determines it is desirable.

In addition, each individual recommended to the President by the commission must have held a senior-level position in the private sector with responsibilities in at least one of the following:

- Education policy;
- Vocational rehabilitation;
- Employment;
- Home loan finance; and
- Small business development.

Finally, for fiscal year 2014, the aggregate number of full-time employees authorized for the Veterans Benefits Administration (VBA) and the Veterans Economic Opportunity Administration could not exceed 20,851.

While VA appreciates the Committee's focus on improving Veterans' economic opportunities, we are unable to support the proposed legislation, since we believe that an appropriate management structure is already in place to oversee Veteran programs related to economic opportunities.

In 2011, the Office of Economic Opportunity (OEO) was established in VBA under the authority of the Under Secretary for Benefits to oversee all education benefits, loan guaranty services, and vocational rehabilitation and employment benefits and services for Veterans. Veteran employment initiatives, including Veterans' entrepreneurship-training benefits provided through VBA's education program are also overseen by OEO. This Office provides focused attention and oversight to Veteran economic opportunity programs.

Having the Under Secretary for Benefits oversee Veteran programs related to both economic opportunities and disability assistance ensures that there is coordination among benefit services, including compensation, pension, education, and home loan guaranties. This cross-coordination avoids duplication of management support services within VA. In addition, maintaining a separate office within VBA (the Deputy Under Secretary for Economic Opportunity) to oversee the economic opportunity program offices allows for that office's leadership to be hired in a timely fashion whenever a vacancy arises.

Additionally, VA is uncertain how the small business programs would be partitioned out from the existing Office of Small and Disadvantaged Business Utilization (OSDBU) to report to this new Administration. The legislation is vague with regard to what portions of OSDBU would be in this new structure.

Lastly, the establishment of a new Administration within VA would require a substantial management structure to oversee administrative and support tasks. VA is concerned that this new management structure would result in significant administrative costs. VA also has concerns regarding imposing a ceiling on the number of employees authorized in VBA and the new Administration. As of May 2013, VBA had 21,240

full-time employees. This legislation would not only reduce that number, but would also require the employees to be split between the two administrations.

We will be pleased to provide an estimate of the cost of enactment of this bill for the record.

*Draft Legislation Affecting the Post-9/11 GI Bill*

This draft bill would repeal certain provisions of Public Law 110-252 and amend subchapter III of chapter 33 of title 38, United States Code, to codify and improve the election requirements for the receipt of educational assistance under the Post 9/11 Veterans Educational Assistance program. Respectfully, we will be pleased to provide our full views and estimate of the cost of enactment of this draft bill for the record.

Mr. Chairman, this concludes my statement. Thank you for the opportunity to appear before you today. I would be pleased to respond to questions you or the other Members of the Subcommittee may have regarding our views as presented.

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### **Prepared Statement of Frank DiGiovanni**

Chairman Flores, Ranking Member Takano, and distinguished members of the Subcommittee, thank you for the opportunity to appear before you this afternoon to discuss legislation pending before the Subcommittee. My testimony today will be limited to H.R. 1796, "Troop Talent Act of 2013", H.R. 1842, "Military Family Home Act", and H.R. 821. I defer to the views Department of Veterans Affairs on the remaining bills.

#### **H.R. 1796, Troop Talent Act of 2013**

DoD supports many provisions contained in H.R. 1796 as they would greatly assist with our initiative to promulgate knowledge about licensing and credentialing and help secure greater opportunities for our Service members by leveraging their military service and training. The Department currently has several good resources which correlate military training to civilian certification and licenses. These include the Army's and Navy's Credentialing Opportunities On-Line (COOL) resources and the Air Force's Credentialing and Educational Research Tool. The Department will continue to improve these resources and capabilities. For example, we are incorporating lessons learned from ongoing efforts, including our credentialing and licensing pilot program required by section 588 of the National Defense Authorization Act of 2012 and our collaboration with the Department of Labor (DOL) on section 222 of the Veterans Opportunity to Work (VOW) to Hire Heroes Act (codified under title 10, United States Code).

DoD is currently in the process of working with several State licensing and national certification agencies to develop and pilot standardized templates, technical data packages and methodologies. Through this cooperation, the Department will facilitate a licensing or credentialing agency's ability to assess the equivalency of military training, skills and experience. One best practice we are leveraging to address this requirement is the process Lansing (Michigan) Community College (LCC) uses to evaluate and award credits for training and experience to medics and corpsmen. In this process, LCC first analyzed the military's medics and corpsman programs of instruction from three different levels of mission complexity in order to establish appropriate amounts of academic credits across these three levels. In the second phase, LCC developed a two-day competency exam that allows them to award additional academic credit for Service member experiential knowledge and capabilities. The academic credit helps Servicemembers to become civilian paramedics.

In section 3 of this legislation, we note the use of the term "accredited credentialing agencies" would provide those agencies with improved access to military training content. We suggest that this access be expanded in the bill to include agencies approved by the Department of Veterans Affairs for GI Bill payment and State licensing boards. This will greatly expand the opportunities for Servicemembers to receive credit for their military training, education and experiences.

We applaud the new authority in section 4 of the bill, to use educational assistance for courses in pursuit of civilian certifications or licenses. There is broad consensus within the Department in support of this expanded authority. The Department also fully supports section 5 of the bill which would require the credentialing and licensing pilot program to include Information Technology-related occupational specialties.

#### **H.R. 1842, Military Family Home Protection Act**

The Military Home Protection Act proposes to amend the Servicemember Civil Relief Act (SCRA) to improve protections for Servicemembers, surviving spouses, and some veterans against mortgage foreclosures and includes protections for Servicemembers wishing to re-finance mortgages on properties in which they no longer reside due to military changes of station.

The Department supports the intent of H.R. 1842. Section 2 (a)(1) would amend 50 USC App 533 by adding new section 303A to expand protections for certain Servicemembers and surviving spouses, to obligations on real property that originated at any time. This is a considerable expansion in this area, as the SCRA applies currently only to pre-service obligations. This SCRA provision has traditionally offered these mortgage-related protections only to members of the Reserve Compo-

ment, who are far more likely to have mortgage obligations prior to their entry on Active Duty. The Department supports this expansion.

The amendments to 303A in section (a) propose to provide these expanded protections to certain Servicemembers serving in support of contingency operations; to certain veterans; and to surviving spouses of Servicemembers who died while serving in support of a contingency operation or who died while in military service whose death is service-connected. This legislation includes a mechanism by which those covered individuals could invoke those protections by providing notice to lenders thereof. We support these actions.

Section (f) would also amend the Act by providing several new definitions, including definitions of “veterans,” “surviving spouses,” and “covered time periods.” The Department believes it better for purposes of clarity, that all definitions be contained within section 511, but would not object if Congress determines it is necessary to provide specific definitions within this section for these categories of personnel.

Lastly, we strongly support the intent of the bill’s extension of re-financing provisions to military homeowners unable to live in their homes because they have received Permanent Change of Station orders away from them. This is a highly-desirable provision.

**H.R. 821, To amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, and for other purposes.**

The Department does not object to H.R. 821 in its entirety, but prefers H.R. 1842. H.R. 821 is largely duplicative of the aforementioned H.R. 1842; the protections this legislation seeks to extend to surviving spouses are addressed in H.R. 1842. Also, H.R. 1842 addresses those protections in a better form, as H.R. 1842 proposed adding a new section (50 USC App 533a, Section 313a of the SCRA) to convey these protections, rather than attempting to amend current 50 USC App 533. In addition, H.R.1842 requires, properly, that the newly-protected individuals must provide notification to creditors in order to receive protections, while H.R. 821 requires no such notification thereby placing the obligation upon the creditor. Placing the obligation on the creditor in this way also places costly obligations on the Department.

The Department has no objections to Sections 2 and 3 of H.R. 821.

Mr. Chairman, this concludes my statement. On behalf of the men and women in the Armed Forces and their families, I thank you and the members of this Subcommittee for your continued steadfast support.

**Executive Summary**

**H.R. 1796, Troop Talent Act of 2013**

DoD supports many provisions contained in H.R. 1796 as they would greatly assist with our initiative to promulgate knowledge about licensing and credentialing and help secure greater opportunities for our Service members by leveraging their military service and training. In section 3 of this legislation, we note the use of the term “accredited credentialing agencies” would provide those agencies with improved access to military training content. We suggest that this access be expanded in the bill to include agencies approved by the Department of Veterans Affairs for GI Bill payment and State licensing boards. This will greatly expand the opportunities for Servicemembers to receive credit for their military training, education and experiences. We applaud the new authority in section 4 of the bill, to use educational assistance for courses in pursuit of civilian certifications or licenses. There is broad consensus within the Department in support of this expanded authority. The Department also fully supports section 5 of the bill which would require the credentialing and licensing pilot program to include Information Technology-related occupational specialties.

**H.R. 1842, Military Family Home Protection Act**

The Department supports the intent of H.R. 1842. Section 2 (a)(1) would amend 50 USC App 533 by adding new section 303A to expand protections for certain Servicemembers and surviving spouses, to obligations on real property that originated at any time. This is a considerable expansion in this area, as the SCRA applies currently only to pre-service obligations. This SCRA provision has traditionally offered these mortgage-related protections only to members of the Reserve Component, who are far more likely to have mortgage obligations prior to their entry on Active Duty. The Department supports this expansion. The amendments to 303A in section (a) propose to provide these expanded protections to certain Servicemembers serving in support of contingency operations; to certain veterans; and to surviving spouses of Servicemembers who died while serving in support of a contingency oper-

ation or who died while in military service whose death is service-connected. This legislation includes a mechanism by which those covered individuals could invoke those protections by providing notice to lenders thereof. We support these actions. Section (f) would also amend the Act by providing several new definitions, including definitions of “veterans,” “surviving spouses,” and “covered time periods.” The Department believes it better for purposes of clarity, that all definitions be contained within section 511, but would not object if Congress determines it is necessary to provide specific definitions within this section for these categories of personnel. Lastly, we strongly support the intent of the bill’s extension of re-financing provisions to military homeowners unable to live in their homes because they have received Permanent Change of Station orders away from them. This is a highly-desirable provision.

**H.R. 821, To amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, and for other purposes.**

The Department does not object to H.R. 821 in its entirety, but prefers H.R. 1842. H.R. 821 is largely duplicative of the aforementioned H.R. 1842; the protections this legislation seeks to extend to surviving spouses are addressed in H.R. 1842. Also, H.R. 1842 addresses those protections in a better form, as H.R. 1842 proposed adding a new section (50 USC App 533a, Section 313a of the SCRA) to convey these protections, rather than attempting to amend current 50 USC App 533. In addition, H.R.1842 requires, properly, that the newly-protected individuals must provide notification to creditors in order to receive protections, while H.R. 821 requires no such notification thereby placing the obligation upon the creditor. Placing the obligation on the creditor in this way also places costly obligations on the Department.

The Department has no objections to Sections 2 and 3 of H.R. 821.

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**Prepared Statement of Ryan M. Gallucci**

Chairman Flores, Ranking Member Takano and members of the Subcommittee, on behalf of the men and women of the Veterans of Foreign Wars of the United States (VFW) and our Auxiliaries, I want to thank you for the opportunity to present the VFW’s stance on legislation pending before this Subcommittee.

**H.R. 331, a bill to direct the Secretary of Veterans Affairs to permit the centralized reporting of veteran enrollment by certain groups, districts, and consortiums of educational institutions:**

The VFW supports Representative Ken Calvert’s bill, which will allow educational institutions to report enrollments to VA as groups, districts or consortiums. This responsible piece of legislation will bring consistency across the different chapters of GI Bill benefits, making it easier for VA to determine beneficiary status and track student-veterans as they seek to accomplish their academic goals.

**H.R. 821, a bill to amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, and for other purposes:**

The VFW supports Representative Alan Grayson’s bill to extend Servicemembers Civil Relief Act (SCRA) protections for surviving spouses. The VFW believes it is unreasonable to hold survivors immediately accountable for rectifying difficult financial situations during times of extreme vulnerability resulting from the loss of a loved one in the line of duty. The VFW believes that this bill offers reasonable protections to allow survivors to manage their affairs before facing repercussions or the loss of a home. We hope the committee moves quickly on approving these reasonable protections.

**H.R. 1357, a bill to amend the VOW to Hire Heroes Act of 2011 to improve the Veterans Retraining Assistance Program by providing assistance under such program for certain training programs that are considered less than full-time:**

The VFW has heard from many veterans that the Veterans Retraining Assistance Program (VRAP) has helped them secure the skills necessary to succeed in a competitive job market. Unfortunately, the latest statistics from Department of Veterans Affairs (VA) on VRAP utilization still demonstrate that the benefit is drastically underutilized, even by veterans who are approved to participate in the program. The VFW believes that this unique benefit, which is designed to serve the largest population of unemployed veterans, has the potential to change the lives of

many more veterans if we slightly modify some of the stringent program requirements, allowing veterans the flexibility to complete approved programs.

The VFW raised concerns before this subcommittee in April that the requirement for all participants in the Veterans Retraining Assistance Program (VRAP) to attend as full time students prevented some from receiving necessary remediation to finish their programs. Furthermore, many veterans who qualify for VRAP may also need to balance other life obligations in order to pay their bills and complete their approved academic program. With these two issues in mind, the VFW is proud to support Representative Bill Johnson's bill, which would allow certain VRAP participants to utilize their benefits for programs less than full time.

**H.R. 1796, Troop Talent Act of 2013:**

The VFW has been a vocal advocate to improve the transferability of military training and experience for veterans seeking civilian professional licenses and credentials. While the Department of Defense, private industry and state governments have made significant efforts in the last few years to improve the translation of military skills for these purposes, the VFW believes that we can do more, which is why we are proud to support Representative Tammy Duckworth's bill.

In a recent town hall meeting with veterans' advocates, Representative Duckworth discussed how her personal military experiences as an officer afforded her countless professional development opportunities while on active duty. Unfortunately, her enlisted counterparts were not afforded similar opportunities to acquire skills that would prove useful in post military life.

Through the "Troop Talent Act," more military personnel will have access to civilian credentialing opportunities while on active duty. It allows service members to use educational assistance benefits to pursue civilian licenses and credentials, and expands the military's pilot program on civilian credentialing to include Information Technology. It also requires the Secretaries of each military department to make specific information on military training available to civilian credentialing bodies and reconstitutes VA's advisory committee on professional licensure and certification to ensure that licenses and credentials eligible for programmatic participation remain relevant to civilian careers.

The VFW believes that unemployment in the veterans' community cannot be solved through post-military intervention alone, and that the military must better prepare its trained professionals to succeed after service. This bill helps to facilitate a service member's transition into a quality career after the military, and we encourage the committee to quickly pass it.

**H.R. 1842, Military Family Home Protection Act:**

Over the last few years, the VFW has heard horror stories about companies foreclosing on military home owners while either their loved ones are overseas or recovering from life-altering injuries. While the Servicemembers Civil Relief Act (SCRA) offers some protections to vulnerable military families, the VFW believes that some financial institutions skirt the laws or even hold military status against certain families when extending credit or other financial services. The VFW believes that these practices must stop and we are proud to support Representative Elijah Cumming's bill to make this possible.

This bill seeks to end predatory foreclosures on military families by extending SCRA protections for military families whose loved ones are not only deployed, but also permanent and total disabled, or who lost their lives in the line of duty regardless of when the mortgage was commissioned. This bill also strengthens criminal penalties against institutions that knowingly violate SCRA, and creates penalties for withholding or denying certain financial services for military families who claim SCRA protection.

Never again should a military family worry that the bank will seize their home while their loved one is serving overseas or after their loved one has made the ultimate sacrifice. Military home owners face unique circumstances, and deserve these kinds of reasonable accommodations. A similar version of this bill almost passed last year as an amendment to the National Defense Authorization Act (NDAA). We hope this committee will once again move this legislation quickly, affording reasonable financial protections to our military families at times of extreme vulnerability.

**H.R. 2150, Homeless Veterans' Reintegration Programs Reauthorization Act of 2013:**

The VFW believes that the essential job training, placement and counseling services provided to homeless veterans through the Homeless Veterans' Reintegration Program (HVRP) remain critical to helping many veterans re-enter the labor force, ending the cycle of homelessness. The most recent figures offered by the Department of Labor Veterans Employment and Training Service (VETS) on the success of

HVRP demonstrate that veterans who participate in the program have a job placement rate of more than 65 percent. To the VFW, this demonstrates quality program success for our veterans who need the most help.

The authorization for HVRP appropriations is set to expire at the end of 2013, which is why the VFW is happy to support Representative Paul Cook's legislation to reauthorize the program through 2018. The VFW believes that the intensive services offered by VETS through HVRP are critical to helping our veterans find meaningful work and ending the cycle of homelessness. We urge Congress to quickly pass H.R. 2150.

**H.R. 2210, Marine Gunnery Sergeant John David Fry Scholarship Improvement Act of 2013:**

The VFW believes that Fry Scholarship program is a critical benefit that honors the sacrifices of our fallen heroes by ensuring the ones they leave behind have the tools necessary to succeed after their tragic loss through the Post-9/11 GI Bill. As written, the program only offers surviving children access to Post-9/11 GI Bill benefits if their parent dies specifically in the line of duty. Unfortunately, this leaves out survivors of those who die shortly after their military service as a result of a battlefield injury. The VFW believes that these survivors must also have access to the Fry Scholarship program, which is why we proudly support Representative Bill Young's legislation.

**H.R. 2011, Veterans Advisory Committee on Education Improvement Act of 2013:**

The VFW supports Representative John Delaney's bill calling for the reauthorization of the VA Secretary's Advisory Committee on Education. The VFW believes that this committee is critical to identifying the challenges facing student-veterans and presenting responsible solutions to the Secretary directly from industry stakeholders. The VFW is disappointed that the committee has failed to meet over the last few years, at a critical time when nearly one million veterans are accessing their GI Bill benefits. Since the advisory committee is set to expire at the end of 2013, the VFW believes that Congress must extend the advisory committee at least through 2015. The military expects to transition at least 200,000 veterans each year for the next two years, many of whom will seek to use their lucrative GI Bill benefits. Now more than ever, this advisory committee is critical to ensuring potential student-veterans have the support they need to succeed in college life. Furthermore, the VFW believes that VA must revisit the committee's membership to ensure that members remain relevant in the veterans' education sphere, to ensure that academics, state agencies, and veterans have a voice in the discussion.

**H.R. 2327, Veterans Economic Opportunity Administration Act of 2013:**

The VFW supports the concept of this bill, which would elevate the responsibility for veteran economic success in VA to the level of a presidentially-appointed VA Under Secretary for Economic Opportunity. Given the scope of responsibility for the current Under Secretary for Veterans Benefits, the VFW believes that many VA economic opportunity programs do not receive the level of attention they demand – particularly during a time of significant transition for our military when hundreds of thousands of new veterans are likely to enter the VA system.

However, the VFW also has concerns about the proposal to elevate responsibility for VA economic programs. First, the VFW is concerned about interoperability between a new administration and the Veterans Benefits Administration (VBA). Certain economic opportunity benefits like Vocational Rehabilitation & Education (VR&E) rely on ratings decisions from VBA for eligibility. The VFW already sees difficulty in collaboration between VBA and the Veterans Health Administration (VHA), and we would want assurances that a new administration would not face similar bureaucratic hurdles.

The VFW is also concerned about how a new administration would affect the roll-out and adoption of eBenefits among all new VA enrollees. Currently, all economic opportunity benefits are coordinated through the eBenefits portal, and we would hope that a new administration would not be charged with creating a separate gateway for economic opportunity programs, similar to the separate systems for VBA (eBenefits) and VHA (MyHealtheVet).

Finally, the VFW has some concern about how the confirmation process would affect the ability of the administration to carry out its programs. As we saw recently with the disability claims backlog, years passed before the Senate could confirm an Under Secretary for VBA, making it difficult to hold VA leaders accountable for programmatic goals and potential shortcomings.

The VFW agrees that we must elevate the discussion on veterans' economic opportunity. We generally support Chairman Jeff Miller's efforts to accomplish this and

would be proud to support with assurances that the new administration would decisively improve the delivery of economic opportunity resources to our veterans.

**A Draft Bill to amend title 38, United States Code, to codify and improve the election requirements for the receipt of educational assistance under the Post 9/11 Educational Assistance program of the Department of Veterans Affairs:**

The VFW supports Chairman Bill Flores and his efforts to streamline how VA can approve initial claims for Post-9/11 GI Bill (Chapter 33) beneficiaries. While the Veterans Benefits Administration has been able to resolve its issues with supplemental Chapter 33 claims, allowing enrolled students to receive timely compensation, claims processors remain concerned that the time to approve initial claims remains too long, thanks to archaic business practices. Currently, claims processors must go through a time-intensive back-and-forth with potential student-veterans who accidentally revoke the wrong GI Bill benefit before they can properly enroll them in Chapter 33. This bill would allow VA to make a reasonable effort to contact the veteran to enroll them in the most lucrative benefit.

The VFW does have concerns that as written, this bill could create unintended circumstances where a veteran may accidentally revoke the wrong benefit or enroll in a program that will not be the most beneficial, but we look forward to working with Chairman Flores to ensure that the language will not have any unintended consequences.

The bill also adjusts how VA reimburses veterans eligible for the Montgomery GI Bill (Chapter 30) and who have paid into the benefit, but elect to use Chapter 33 instead. Currently, Chapter 30-eligible veterans who elect to use Chapter 33 must wait until they have finished using their benefits before VA can repay them for their Chapter 30 contribution. Under this law, the Chapter 30 contribution would be prorated and added into living stipend payments while the veteran is enrolled in Chapter 33, meaning more money to help veterans make ends meet while they are on a fixed income as college students.

Chairman Flores, Ranking Member Takano, this concludes my statement and I am happy to answer any questions you may have.

**Information Required by Rule XI2(g)(4) of the House of Representatives**

Pursuant to Rule XI2(g)(4) of the House of Representatives, VFW has not received any federal grants in Fiscal Year 2013, nor has it received any federal grants in the two previous Fiscal Years.

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**Prepared Statement of Jeffrey Steele**

Chairman Flores, Ranking Member Takano and distinguished Members of the Subcommittee, on behalf of Commander Koutz and the 2.4 million members of The American Legion, we thank you and your colleagues for the work you do in support of our service members and veterans as well as their families. The hard work of this Subcommittee in creating significant legislation has left a positive impact on our military and veterans' community.

The American Legion through its Economic Division is responsible for ensuring that U.S. veterans have the opportunity to provide, with honor and dignity, the economic necessities of life for themselves and their families. We are experts in programs involving veterans education, small business, employment, veterans preference, VA home loans, homeless veterans, training, licensing and certification, transition, USERRA, and other issues related to economics. We assist veterans in obtaining employment through our 170 veteran-targeted job fairs around the country with RecruitMilitary and Military.com, our two online partnerships with Avue and Monster, and provide information, guidance and, when appropriate, referrals for employment. Our Small Business Task Force can provide you tools to assist you in obtaining loans, technical assistance and other guidance. To end homelessness and prevent homelessness among veterans, we coordinate a Homeless Veterans Task Force to augment veteran service providers and fill in the gaps where no programs exist to assist veterans.

As a grassroots organization, The American Legion draws upon the strength of its membership to provide guidance on policies in the form of resolutions passed during annual national conventions or at meetings of the National Executive Committee. The will of the membership of the Legion is expressed through these resolutions, which support or oppose policy decisions on topics of concern, whether for veterans, the children and youth of America, a strong national defense, or the prin-

principles of Americanism. The support and positions of The American Legion on any legislation is derived from the guidance of these resolutions and the founding documents of our organization.

#### **H.R. 331**

*To direct the Secretary of Veterans Affairs to permit the centralized reporting of veteran enrollment by certain groups, districts, and consortiums of educational institutions.*

This bill amends veterans' educational assistance program reporting requirements under which enrolled veterans (or eligible persons) and educational institutions must report enrollment information to the Secretary of Veterans Affairs (VA). It requires individuals and educational institutions participating in the post-Vietnam era and post-9/11 veterans' educational assistance programs to report to the Secretary such enrollment and any updates on interruption or termination of the education (thereby making the enrollment reporting requirements for the post-Vietnam and post-9/11 programs consistent with other veterans' educational programs). Finally, it defines "educational institution" to permit the inclusion of groups, districts, or consortiums of separately accredited educational institutions located in the same state that are organized in a manner facilitating the centralized reporting of enrollments.

Increasing program consistency and streamlining reporting requirements are often desirable administrative improvements. In this case, for example, community college districts in a state that have multiple schools would be allowed to centralize their veterans' educational assistance program reporting information and submit only one report for the district as a whole rather than having to submit multiple reports for each school. The American Legion is pleased to participate in and recognize ongoing efforts like this to improve the Department of Veterans Affairs' products, services and processes.

**The American Legion supports this bill.**

#### **H.R. 821**

*To amend the Servicemembers Civil Relief Act (SCRA) to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, and for other purposes.*

This bill amends the Servicemembers Civil Relief Act, for five years after enactment of this Act, to afford surviving spouses of service members who die while in the military and whose death is service-connected the same protections against sale, foreclosure, and seizure of property currently applicable to their husbands who while in military service are unable to meet an obligation on real or personal property. It requires each lending institution subject to specified requirements for a maximum 6% rate of interest on a service member's debts incurred before military service to designate one of its employees as a compliance officer responsible for: (1) ensuring the institution's compliance with such requirements, and (2) distributing information to service members whose obligations and liabilities are covered by such requirements. Furthermore, it requires such a lending institution that had annual assets for the preceding fiscal year of \$10 billion or more to maintain a toll-free telephone number and make it available on its primary Internet website. Finally, it amends the Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012 to extend through 2017 the period of specified protections for service members against mortgage foreclosures.

The American Legion supports this effort to amend SCRA. Our service members should be afforded every reasonable protection and right possible when deployed in service to our nation. Additionally, these safeguards should be in place not only for our active-duty service members but should extend to their families in situations of serious injury or death.

**The American Legion supports this bill.**

#### **H.R. 1357**

*To amend the VOW to Hire Heroes Act of 2011 to improve the Veterans Retraining Assistance Program by providing assistance under such program for certain training programs that are considered less than full-time.*



**The American Legion has no position on this bill.**

**H.R. 1796: Troop Talent Act of 2013**

*To ensure that the education and training provided members of the Armed Forces and veterans better assists members and veterans in obtaining civilian certifications and licenses, and for other purposes.*

A veteran employment measure designed to ease service members' transitions to civilian employment, this bill would bolster efforts to streamline the process of obtaining certifications and occupational licenses and help veterans put to use skills learned in the military.

The American Legion has been urging federal and state lawmakers, as well as industry leaders, to streamline the military-to-civilian licensing and certification process for a decade and a half now. Most recently, our organization passed Resolution No. 326: Support Licensure and Certification of Active-Duty and Selected Reserve Personnel supporting efforts to eliminate employment barriers that impede the timely and successful transfer of military job skills to the civilian labor market. Enactment of legislation consistent with this effort, like the Troop Talent Act, will benefit not only the service member, but those who eventually employ him or her in the civilian work-force. By encouraging the Department of Defense to provide more information about military training and curriculum to organizations involved with private sector credentialing process, this legislation will help them better account for military training in the awarding of credentials. Continuing high levels of unemployment and ongoing troop withdrawals underscore the need to build job opportunities for returning veterans.

Civilian credentialing can contribute to service member and veteran personal and professional career development if done right; however, the Department of Veteran Affairs (VA) lacks subject matter experts that can provide recommendations to improve VA's licensing and certification database; improve the quality of State Approving Agency (SAA) approval process; review applications used by the SAA's; and develop and update material on licensing and certification for use in training SAA staff.

Therefore, it is extremely important that the Professional Certification and Licensure Advisory Committee (PCLAC) be reauthorized, another important provision in this bill. It will bring those subject matter experts to assist VA where they lack expertise in assessing certification and licensing programs, as well as assisting in the development of new material to support SAA's in the field.

PCLAC, which was terminated in 2006, advised the Secretary of Veterans Affairs on VA's implementation of licensing and certification test provisions contained in Title 38, United States Code, §3689, and recommended administrative and/or legislative changes to improve that program. The Committee also monitored the nationwide consistency of the licensure and certification test approval process. The Committee submitted its recommendations and reports to the Secretary and could also submit its reports to the Congress.

The last few years have seen a major cultural shift for the military, with top defense officials supporting service member credentialing, as well as expanded support for veteran credentialing on Capitol Hill with the passage of several Legion-sponsored and supported pieces of legislation.

The American Legion believes there is a definite need to resume this independent body with expertise in matters relating to licensing and certification which can present new solutions to VA's senior leadership and congressional members as well as other stakeholders in light of the aforementioned developments.

**The American Legion strongly supports this bill**

**H.R. 1842: Military Family Home Protection Act**

*To amend the Servicemembers Civil Relief Act (SCRA) to improve the protections for servicemembers, surviving spouses, and disabled veterans against mortgage foreclosures, and for other purposes.*

This legislation extends critical protections to our nation's service members, veterans with disabilities, and the surviving spouses of fallen heroes who have made the ultimate sacrifice to protect our nation. The bill ensures that the homes of service members are protected when they are most vulnerable—when they are placing their lives at risk overseas or recovering from service-related injuries here at home. Most importantly, this bill holds the banks accountable with higher civil penalties for mortgage-related violations and prohibits banks from discriminating against those service members, veterans, and surviving spouses protected under SCRA.

Similar legislation supported by The American Legion passed overwhelmingly in the House of Representative during the last Congress by a vote of 394 to 27. Similar legislation was passed by the Senate Veterans' Affairs Committee, but was never considered on the Senate floor.

Since the 2008 collapse of the real estate market, tens of thousands of military service members have lost their homes to foreclosure. America simply cannot afford to have our men and women in Afghanistan, or elsewhere, distracted by concerns over whether someone is seeking a default judgment against them back home, or evicting their spouse and children, or selling their house at an auction sale. This much needed legislation provides essential foreclosure protections for our heroes, who should not have to worry about losing their home while deployed overseas. Providing the flexibility laid out in this legislation is the least we can do for the brave men and women who put their lives on the line day in and day out.

**The American Legion supports this bill.**

**H.R. 2011: Veterans' Advisory Committee on Education Improvement Act of 2013**

*To amend title 38, United States Code, to provide for a two-year extension of the Veterans' Advisory Committee on Education.*

The Veterans' Advisory Committee on Education (VACOE) is composed of members who are prominent leaders in education/training, particularly in veterans' education and training. The American Legion has long served as a member and can attest from organizational experience to the value of this advisory committee. It is able to provide valuable insight and advice to the VA Secretary and Members of Congress. The American Legion believes there is a definite need to maintain this independent body that is able to analyze and develop intelligent, practical solutions to difficult educational issues and to present those solutions to VA's senior leadership and congressional members as well as other stakeholders.

Salient issues include the need to help evaluate the implementation of Public Law 112-249, requiring schools to provide academic performance data to the VA and President Obama's Executive Order #13607 establishing guidelines for institutions catering to service members, veterans or qualified family members. Also ripe for attention is the larger question of qualitative and quantitative metrics for assessing student outcomes.

Lastly, VACOE meetings are open to the public. Any individual/group can attend and address VACOE with issues they wish to bring to the attention of VA leadership. In turn, this advisory committee can pass those concerns onto VA and Members of Congress.

**The American Legion supports this bill.**

**H.R. 2150: Homeless Veterans' Reintegration Programs Reauthorization Act of 2013**

*To amend title 38, United States Code, to provide for a five-year extension to the homeless veterans reintegration programs.*

The American Legion notes there are still approximately 62,000 homeless veterans on the street each night. This number, compounded with 160,000 service members entering the private sector each year since 2001 with at least a third of them potentially suffering from physical and/or mental injuries, indicates intensive and numerous programs are warranted to prevent and assist homeless veterans. The purpose of Homeless Veterans Reintegration Program (HVRP) is to provide services to assist in reintegrating homeless veterans into meaningful employment within the labor force and to stimulate the development of effective service delivery systems that will address the complex problems facing homeless veterans. HVRP is the only nationwide program that focuses on assisting homeless veterans to reintegrate into the workforce. It is an essential part of the strategy to meet to eliminate veteran homelessness by 2015.

**The American Legion strongly supports the reauthorization of HVRP for fiscal years 2013 to 2018.**

**H.R. 2210: Marine Gunnery Sergeant John David Fry Scholarship Improvements Act of 2013**

*To amend title 38, United States Code, to expand the eligibility of children of certain deceased veterans to educational assistance under the Post-9/11 Educational Assistance Program of the Department of Veterans Affairs.*

The Fry Scholarship was created by Public Law 111-32 in honor of Marine Gun- nery Sergeant John David Fry and amended the Post 9/11 GI Bill to include the children of service members who die in the line of duty after September 10, 2001. This bill would make education benefits available to the children of service members awarded the Purple Heart for an injury and dies as a result of that injury during the 60-day period beginning on the date of the person's discharge or release from active duty service in the Armed Forces.

As an unfortunate consequence of the global war on terror, many children of our active-duty military personnel are now members of single-parent families. It is esti- mated that over 11,000 children have lost a parent in the war overseas. That num- ber continues to grow each day. The American Legion is deeply committed to the plight of the children whose parents die on active duty in service to this nation and we are actively working to ensure that all those children who want a post-secondary education will be provided one. That is why we established a Legacy Scholarship Fund to help meet the shortfalls these children experience, and there have been sig- nificant shortfalls in government money allotted to these children.

The American Legion has been a leader in the passage and improvement of the GI Bill, from the original GI Bill in World War II, through the passage of the Post 9-11 GI Bill, through several iterations of Post 9-11 GI Bill Improvement Acts. The American Legion supports the full transferability of GI Bill benefits and approves of this expansion of better education benefits to additional children of those who have made the ultimate sacrifice.

**The American Legion supports this bill.**

#### **H.R. 2327**

*To amend title 38, United States Code, to establish in the Department of Veterans Affairs a Veterans Economic Opportunity Administration, and for other purposes*

**The American Legion has no position on this bill.**

#### **Draft bill**

*To amend title 38, United States Code, to codify and improve the election require- ments for the receipt of educational assistance under the Post 9/11 Educational As- sistance program of the Department of Veterans Affairs.*

This bill represents another administrative improvement to the processing of the Post 9/11 GI Bill. The American Legion is pleased to participate in and recognize ongoing efforts like this to improve the Department of Veterans Affairs' products, services and processes.

**The American Legion supports this bill.**

As always, The American Legion thanks this Subcommittee for the opportunity to explain the position of the over 2.4 million veteran members of this organization.

For additional information regarding this testimony, please contact Mr. Jeffrey Steele at The American Legion's Legislative Division, 202-263-2987 or [jsteele@legion.org](mailto:jsteele@legion.org).

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#### **Prepared Statement of MG Andrew "Drew" Davis**

The **Reserve Officers Association of the United States** (ROA) is a profes- sional association of commissioned and warrant officers of our nation's seven uni- formed services and their spouses. ROA was founded in 1922 during the drawdown years following the end of World War I. It was formed as a permanent institution dedicated to National Defense, with a goal to teach America about the dangers of unpreparedness. When chartered by Congress in 1950, the act established the objec- tive of ROA to: "...support and promote the development and execution of a military policy for the United States that will provide adequate National Security."

The Association's 57,000 members include Reserve and Guard Soldiers, Sailors, Marines, Airmen, and Coast Guardsmen who frequently serve on Active Duty to meet critical needs of the uniformed services and their families. ROA's membership also includes commissioned officers from the U.S. Public Health Service and the Na- tional Oceanic and Atmospheric Administration who often are first responders dur- ing national disasters and help prepare for homeland security.

ROA is a member of The Military Coalition where it co-chairs the Guard and Re- serve Committee. ROA is also a member of the National Military/Veterans Alliance

and the Associations for America's Defense. Overall, ROA works with 75 military, veterans, and family support organizations.

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The **Reserve Enlisted Association** is an advocate for the enlisted men and women of the United States Military Reserve Components in support of National Security and Homeland Defense, with emphasis on the readiness, training, and quality of life issues affecting their welfare and that of their families and survivors. REA is the only joint Reserve association representing enlisted reservists – all ranks from all five branches of the military.

Executive Director: CMSgt Lani Burnett, USAF (Ret) 202-646-7715

#### *DISCLOSURE OF FEDERAL GRANTS OR CONTRACTS*

The Reserve Officers and Reserve Enlisted Associations are member-supported organizations. Neither ROA nor REA have received grants, sub-grants, contracts, or subcontracts from the federal government in the past three years. All other activities and services of the associations are accomplished free of any direct federal funding.

#### **INTRODUCTION**

Mr. Chairman and members of the subcommittee, the Reserve Officers Association (ROA) and the Reserve Enlisted Association (REA) would like to thank the subcommittee for the opportunity to testify. ROA and REA applaud the ongoing efforts by Congress to address issues facing veterans and service members such as educational assistance programs, retraining assistance, solutions within the home loan programs, SCRA improvements, veteran homelessness and more.

After 12 years of war, the United States has creating a new generation of combat veterans that come from its Reserve Components (RC). It is important, therefore, that we don't squander this valuable resource of experience, nor ignore the benefits that they are entitled to because of their selfless service to their country. ROA and REA would like to thank the committee and staff for making numerous improvements that have been made to date.

#### **PENDING LEGISLATION**

##### **Amending Servicemembers Civil Relief Act (SCRA) for protection of property**

In order to best support service members it is essential to also support the family. ROA and REA are thankful for the Department of Defense's (DoD), the administration's and Congressional acknowledgment that the military spouse is part of DoD's mission.

**ROA and REA** encourage Congress to **support H.R.821**, introduced by Rep. Alan Grayson (Florida), which would amend the Servicemembers Civil Relief Act to provide surviving spouses with the same protections as serving members killed in the "line of duty" against sale, foreclosure and seizure of real and personal property.

Spouses of deceased veterans or serving member must cope with the loss of the spouse who served while also getting their finances back in order and adapting to life without a partner. These spouses, coping with the loss of a spouse who was a warrior, have made sacrifices for the United States and should receive similar protections.

**The Associations also support H.R.1842**, introduced by Rep. Elijah Cummings (Maryland) that permits courts to stay action against those serving in hostile fire areas, those convalescing or medically retired, or those who are surviving spouses from enforced obligations on real or personal property secured by mortgage. It also treats non-resident abodes as eligible for refinancing as a residence should a serving member be forced to relocate.

### Education Amendments

**H.R.331**, introduced by Rep. Ken Calvert (California), would include the Post 9/11 GI Bill and Post-Vietnam Veterans' Educational Assistance Program under the requirement for education institutions to report to the Secretary of Veteran Affairs about enrollments, interruptions or termination of the education. **ROA and REA concur** that it is important to track the progress of veteran students.

Yet, returning veterans are often non-traditional students. Reporting measures should be developed for non-traditional student performances as well as for full time students. Before graduation the non-traditional student may leave and be re-admitted to a school several times, affected by priorities from current employment and family. Attrition numbers can appear higher if an individual is not tracked. The University Professional and Continuing Education Association found that 43 percent of institutions don't have systems to track the retention of a non-traditional student through graduation.

Also, it should be remembered that over the last 12 years, students who are also in the Reserve and Guard have had to interrupt their studies when they were mobilized. It is hoped that such an interruption is viewed as being positive toward the students' reinstatement, rather than a down grade. The Department of Education has worked closely with educational institutions over the last decade, improving credit and tuition adjustments. In keeping with the spirit of cooperation established over the last decade, reported interruptions should not be held against either the student or the institution.

**H.R.1357**, introduced by Rep. Bill Johnson (Ohio), recognizes the non-traditional student by expanding the Vow to Hire Heroes Act of 2011 to cover "less than full-time basis if the program consists of at least 16 seat-time hours." While **the Associations support this bill**, ROA and REA suggest that in the future education credit should be based on competency rather than seat time.

Last March, the Department of Education took steps toward a more flexible and innovative financial aid system by allowing institutions of learning to award federal financial aid based on the amount of learning a student has achieved, rather than the amount of time he or she spend in classroom. In 2005, Congress created this alternative path to federal financial aid; it took the Department of Education seven years to implement it. ROA and REA hope that veteran education programs can adapt more rapidly.

**H.R.2011**, introduced by Rep. John Delaney (Maryland), would include Chapter 31 of Title 38 under the purview of the Veterans' Advisory Committee on Education, and includes language to recognize the veterans of the Persian Gulf War, and post 9/11 contingency operations.

Vocational rehab will be playing an important part of transitioning service connected disabled veterans back into the civilian life. Providing veterans with the resources they need to pursue personal and professional self-improvement through education and job training helps them replace a lost sense of purpose and builds a resilience required to overcome their personal challenges. **The bill adds credence to this program that should also be extended into 2015.**

Absent from the Advisory Committee's review is Title 38 Chapter 1607, which is an outgrowth of Chapter 1606. Selected Reservists who have taken advantage of the Montgomery GI Bill for Selected Reserve (Chapter 1606) when mobilized can get increased educational benefits under Chapter 1607. **ROA and REA hope that H.R. 2011 can be amended to include this Chapter 1607 as well.**

**H.R.2210**, introduced by Rep. C.W. Bill Young (Florida) would expand the Marine Gunnery Sergeant John David Fry Scholarship from individuals who die in the "line of duty" while on active duty to include those who were awarded the Purple Heart, but die within 60-days of the date of discharge or release from active duty service in the Armed Forces. **ROA and REA agree with recognizing** of this group of heroes and that their families should be included under this scholarship.

However, ROA and REA would like to see the bill amended to ensure that Reserve and Guard members are included under the definition of "line of duty." Reserve and Guard members serve under many different types of activation orders. While other benefits are often identified for Reserve Component members as being on duty for 30 or more days, Reserve and Guard members have been sent into combat areas on missions of shorter duration on other than "active duty" orders.

Additionally, the Associations have a concern that US Code, as well as the amendment, limit this to just members of the Armed Forces. ROA and REA recommend the language be changed to "uniformed service" as members of the US Public Health Service and the NOAA corps have served overseas in imminent danger zones in support of contingency operations.

**H.R.1796**, introduced by Rep. Tammy Duckworth (Illinois) directs the military secretaries to expand communications with serving members on civilian

credentialing opportunities. While credentialing is one of the topics now being included in the reformed Transition Assistance Program (TAP), the earlier this is addressed the better it is both the individual and the service.

There is an ongoing challenge on how to convert military skill sets into credited experience that would be recognized by civilian employers and provide longevity credit during a licensing or credentialing process. Cross-licensing/credentialing would ease the burden of having to acquire new licenses/credentials in the private sector after separation even though experience is gained to perform such duties during military service.

Communications about credentialing must include the commanders in the field and encourage their participation. These commanders should evaluate their training programs and incorporate civilian criteria into the military training. Not only will serving members benefit by earning civilian credentials earlier, but the commands are likely to be able to utilize the broader skill sets that result from expanded training. **ROA and REA concur with this bill.**

#### **Homeless Veterans**

**H.R.2150**, introduced by Rep. Paul Cook (California) would provide a five-year extension to the homeless veterans reintegration program. **ROA and REA support an extension of that length to help stabilize the program.**

#### **Veterans Economic Opportunity Administration**

**H.R.2327**, introduced by Chairman Jeff Miller (Florida) reintroduces the establishment of the Veterans Economic Opportunity Administration that would be part of the Department of Veterans Affairs. The Administration would be under the new position of Under Secretary of Economic Opportunity.

ROA and REA recognize that H.R.2327 is a different administrative structure that was suggested in the 2009 bill, and **the Associations do not object to the concept**. ROA and REA hope that with the establishment of such an organization, any duplication of services within the Departments of Veteran Affairs and Labor would be eliminated and the resources incorporated into the Veterans Economic Opportunity Administration.

Another item to be considered with the establishment of the Veterans EO Administration would be to move the office of Veterans' Employment and Training Service (VETS) from the Department of Labor into the new organization.

#### **CONCLUSION**

ROA and REA appreciate the opportunity to submit testimony, and we reiterate our profound gratitude for the progress achieved by this committee at improving a number of veteran benefits.

ROA and REA look forward to working with the Subcommittee on Economic Opportunity and the House Veterans' Affairs Committee, where we can present solutions to future issues and offer our support.

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### **Statements For The Record**

#### **HON. TAMMY DUCKWORTH**

Thank you to Chairman Miller, Subcommittee Chairman Flores, and Subcommittee Ranking Member Takano, and the House Veterans Affairs Committee Professional Staff for considering the following legislation. I greatly appreciate the time and energy you have all afforded the Troop Talent Act.

This piece of legislation is one of my first efforts in the Congress to help both Service Members and Veterans transition into successful careers in the private sector and strengthen our economy. From my 21 years in the Army, and my time at both the Illinois and Federal Departments of Veterans Affairs, I know that we still have a long way to go make sure that our Service Members and Veterans have the tools they need to transition into successful careers in the private sector. The unemployment rate for those who have served in the military since 2001 is nearly 10%. That number is simply unacceptable. Our Service Members and Veterans deserve every opportunity to achieve the American Dream that they fought for, and nobody knows that better than you all on the Economic Opportunity Subcommittee.

The bipartisan Troop Talent Act, which Representative Bilirakis, Takano, and a number of colleagues on this committee have cosponsored, will allow our servicemen and women to better transition into positions in the private sector. It will add to the current Transition GPS program and ask the military to, early and often, connect Service Members' Military Occupational Specialties with corresponding civilian

credentials and possible future careers. It allows Service Members to use Military Tuition Assistance funding for courses that will earn them a credential while furthering their effectiveness while they are on active duty. It would also allow Veterans to use their Post 9/11 GI Bill benefits for credentialing and certification courses as well.

Our Service Members and Veterans guarantee the quality of their work with their life and civilian employers are in need of that level of dedication and expertise. The Troop Talent Act will enable those who serve to make the transition to the private sector more easily and help our businesses thrive at the same time.

The passage of the Troop Talent Act will be a victory for businesses, the military and our communities. Thank you all for your consideration of this legislation and for your leadership and service.

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## U.S. DEPARTMENT OF LABOR

### Introduction

Chairman Flores, Ranking Member Takano, and distinguished Members of the Subcommittee, thank you for the opportunity to provide the Department of Labor's (DOL or Department) views on legislation aimed at helping veterans and transitioning service members succeed in the civilian workforce. The Department looks forward to working with the Committee to ensure that the men and women who serve this country have the employment support, assistance, and opportunities they deserve.

While this hearing is focused on numerous bills pending before the Subcommittee, I will limit my remarks to H.R. 2150, the "Homeless Veterans Reintegration Programs Reauthorization Act of 2013." DOL respectfully defers to the Departments of Defense (DOD) and Veterans Affairs (VA) on the remainder of legislation before the committee.

### **H.R. 2150 – Homeless Veterans Reintegration Programs Reauthorization Act of 2013**

The Department strongly supports H.R. 2150, the "Homeless Veterans Reintegration Programs Reauthorization Act of 2013," which would reauthorize, through fiscal year 2018, the Department of Labor's Homeless Veterans Reintegration Program (HVRP). The Department is committed to the Administration's goal of ending veteran homelessness by 2015 and HVRP is the only nationwide program focusing exclusively on the training and employment of homeless veterans.

The goal of HVRP is to provide employment and training services to homeless veterans so that they can be reintegrated into the labor force, and to stimulate the development of effective service delivery systems which address the complex problems homeless veterans face. Through the HVRP, the Department provides competitive grants to state and local Workforce Investment Boards, public agencies, Native American tribal governments and organizations, and private non-profit and for-profit organizations, including faith-based and community-based organizations.

Successful grant applicants must demonstrate their ability to provide intensive employment services to homeless veterans. Additionally, grantees are expected to integrate HVRP-funded services with supportive services from other Federal agencies, such as the Department of Veterans Affairs Grant and Per Diem and Supportive Services for Veteran Families (SSVF) grantees, Housing and Urban Development Veterans Affairs Supportive Housing resources, and Federal Emergency Management Administration (FEMA) Food and Shelter programs.

HVRP operates on the principle that when homeless veterans attain meaningful and sustainable employment, they are on a path to self-sufficiency and their susceptibility to homelessness is diminished. The HVRP program is employment-focused, ensuring that each veteran participant receives customized employment and training services. HVRP participants may receive instruction through occupational, classroom, or on-the-job training. HVRP also assists veterans with job searches and job placement. HVRP's client-centric, "hands-on" approach has successfully helped place thousands of previously-homeless veterans, some of whom were chronically homeless, on a path to self-sufficiency. H.R. 2150 would help ensure this important work continues.

### Conclusion

In conclusion, the Department strongly supports this legislation. Thank you for the opportunity to submit this statement for the record and for your continuing support of our Nation's veterans, transitioning service members, and their families.

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### VIETNAM VETERANS OF AMERICA

Good morning, Chairman Flores, Chairman Takano and other distinguished members of the subcommittees on Oversight and Investigation and Economic Opportunity. The Vietnam Veterans of America (VVA) is pleased to have the opportunity to appear here today to express our views and pending legislation before this subcommittee.

**H.R.331 : Introduced by Rep. Ken Calvert (CA-42)** - Amends veterans' educational assistance program reporting requirements under which enrolled veterans (or eligible persons) and educational institutions must report enrollment information to the Secretary of Veterans Affairs (VA). Requires individuals and educational institutions participating in the post-Vietnam era and post-9/11 veterans' educational assistance programs to report to the Secretary such enrollment and any updates on interruption or termination of the education (thereby making the enrollment reporting requirements for the post-Vietnam and post-9/11 programs consistent with other veterans' educational programs).

Defines "educational institution" to permit the inclusion of groups, districts, or consortiums of separately accredited educational institutions located in the same state that are organized in a manner facilitating the centralized reporting of enrollments.

**H.R.821 - Introduced b Rep. Alan Grayson (FL-9)** - Amends the Servicemembers Civil Relief Act, for five years after enactment of this Act, to afford surviving spouses of servicemembers who die while in the military and whose death is service-connected the same protections against sale, foreclosure, and seizure of property currently applicable to their husbands who while in military service are unable to meet an obligation on real or personal property.

Requires each lending institution subject to specified requirements for a maximum 6% rate of interest on a servicemember's debts incurred before military service to designate one of its employees as a compliance officer responsible for: (1) ensuring the institution's compliance with such requirements, and (2) distributing information to servicemembers whose obligations and liabilities are covered by such requirements.

Requires such a lending institution that had annual assets for the preceding fiscal year of \$10 billion or more to maintain a toll-free telephone number and make it available on its primary Internet website.

Amends the Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012 to extend through 2017 the period of specified protections for servicemembers against mortgage foreclosures.

**H.R.1357 - Introduced by Rep. Bill Johnson(OH)** - Amends the VOW to Hire Heroes Act of 2011 to permit retraining assistance under the Veterans Retraining Assistance Program to be used by a veteran to pursue a program of education for training on a less than full-time basis if the program consists of at least 16 seat-time hours (or the equivalent).

**H.R.1796 Introduced by Rep. Tammy Duckworth (IL-8) Troop Talent Act of 2013** - Directs the Secretaries of the military departments, to the maximum extent practicable, to make information on civilian credentialing opportunities available to members of the Armed Forces (members) beginning with, and at every stage of, their training for military occupational specialties, in order to permit such members to: (1) evaluate the extent to which such training correlates with skills and training required for various civilian certifications and licenses, and (2) assess the suitability of such training for obtaining and pursuing such certifications and licenses.

Requires the information made available to: (1) be consistent with the Transition Goals Plans Success program, and (2) include information on the civilian occupational equivalents of military occupational specialties.

Requires such Secretaries to make available to civilian credentialing agencies specified information on the content of military training provided to members.

Allows members or veterans to use educational assistance provided through the Department of Defense (DOD) or the Department of Veterans Affairs (VA) in pursuit of a civilian certification or license only if the successful completion of a curriculum fully qualifies such student to take the appropriate examination and be cer-



tified or licensed to meet any other academic conditions required for entry into that occupation or profession.

Requires the military occupational specialties designated for a military skills to civilian credentialing pilot program under the National Defense Authorization Act for Fiscal Year 2012 to include those specialties relating to the military information technology workforce.

Directs the VA Secretary to reestablish the Professional Certification and Licensure Advisory Committee (under current law, terminated on December 31, 2006). Provides additional Committee duties, including the development of: (1) guidance for audits of licensure and certification programs in order to ensure high-quality education to members and veterans, and (2) a plan to improve outreach to members and veterans on the importance of licensing and certification and the availability of educational benefits.

**H.R.1842 Rep. Elijah E. Cummings (MD) - Military Family Home Protection** - Amends the Servicemembers Civil Relief Act (the Act) to allow a court, in an action to enforce an obligation on real or personal property secured by a mortgage against a servicemember who is, or was, eligible for hostile fire or imminent danger pay during a period of military service, a servicemember placed on convalescent status, a veteran who was medically discharged and retired, or the surviving spouse of a member who died during military service, to stay such proceedings, upon request of a covered individual, for a specified period (generally, one year after the event occurred for which the individual became covered). Prohibits the sale, foreclosure, or seizure of the subject property during such period, except upon a court order or pursuant to an agreement authorized under the Act. Requires the individual so covered to notify the mortgagee, trustee, or other creditor of such coverage. Provides a criminal penalty for violations of the sale or foreclosure prohibitions, and increases current civil penalties for mortgage violations under the Act. Prohibits an individual from being denied or refused credit solely by reason of eligibility for relief under this Act.

Requires a servicemember-mortgagor who does not reside in the mortgage-secured residence due to military relocation and who inquires about, or applies for, a refinancing to be considered to occupy such residence during the period of the relocation.

Requires each lending institution acting as a creditor to such servicemember, veteran, or surviving spouse to designate an employee responsible for ensuring the institution's compliance with the requirements of this Act. Requires any such institution that had prior annual assets of \$10 billion or more to maintain on its primary website a toll-free number for information concerning such requirements.

**H.R.2011 Introduced by John K. Delaney (MD 6): Veterans' Advisory Committee on Education Improvement Act of 2013** - Amend title 38, United States Code, to provide for a two-year extension of the Veterans' Advisory Committee on Education.

**H.R.2150 Introduced by Rep. Paul Cook (CA-8) Homeless Veterans' Reintegration Programs Reauthorization Act of 2013** - To amend title 38, United States Code, to provide for a five-year extension to the homeless veterans reintegration programs.

**H.R.2210 Introduced by Rep. C.W. Bill Young (FL-13): Marine Gunnery Sergeant John David Fry Scholarship Improvements Act of 2013** - To amend title 38, United States Code, to expand the eligibility of children of certain deceased veterans to educational assistance under the Post-9/11 Educational Assistance Program of the Department of Veterans Affairs.

**H.R.2327 - Introduced by Rep. Jeff Miller (FL-1)** - To amend title 38, United States Code, to establish in the Department of Veterans Affairs a Veterans Economic Opportunity Administration, and for other purposes (*bill not available on Thomas*)

**Draft bill entitled**, "To amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to make an alternative election on behalf of certain individuals who are subject to a bar to duplication of eligibility for educational assistance under the laws (**Draft bill not available subcommittee needs to provide copy**)

Messrs. Chairmen, thank you for pursuing this vital issue, for your strong leadership in holding this hearing today, and for affording us this opportunity to present our views here today. I will be happy to answer any questions.

**VIETNAM VETERANS OF AMERICA**

**Funding Statement**

**June 26, 2013**

The national organization Vietnam Veterans of America (VVA) is a non-profit veterans' membership organization registered as a 501(c) (19) with the Internal Revenue Service. VVA is also appropriately registered with the Secretary of the Senate and the Clerk of the House of Representatives in compliance with the Lobbying Disclosure Act of 1995.

VVA is not currently in receipt of any federal grant or contract, other than the routine allocation of office space and associated resources in VA Regional Offices for outreach and direct services through its Veterans Benefits Program (Service Representatives). This is also true of the previous two fiscal years.

For Further Information, Contact: Executive Director of Policy and Government Affairs, Vietnam Veterans of America, (301) 585-4000, extension 127

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