



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

**JUNE 11, 2025**

## EXECUTIVE SUMMARY

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H.R. 2034 Edith Nourse Rogers STEM Scholarship Opportunity Act (Budzinski) <i>Pg. 18</i>	Support

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

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

**H.R. 2334: Service Member Residence Protection Act**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **DRAFT: Expanding Access for Online Veteran Students Act**

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

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

Currently, Post-9/11 Educational Assistance Program recipients who attend full-time school online receive 50 percent of the national average for the Monthly Housing Allowance (MHA)—currently \$1,118.50, compared to the national average of \$2,237.<sup>7</sup> This amount was adjusted during the COVID-19 pandemic as schools transitioned to remote and asynchronous learning for an extended period. As more universities adopt high-quality virtual learning models, this legislation seeks to remove financial barriers for student veterans by expanding equitable access to housing support regardless of modality.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **H.R. 3619: Patriots Over Politics Act**

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

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

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

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<sup>10</sup> CDC. Flu Vaccination Coverage, United States, 2018–19 Influenza Season. <https://www.cdc.gov/flu/fluview/coverage-1819estimates.htm>

<sup>11</sup> Austin, Lloyd. *Mandatory Coronavirus Disease 2019 Vaccination of Department of Defense Service Members*. Department of Defense, Aug 24, 2021. <https://media.defense.gov/2021/Aug/25/2002838826/-1/-1/0/MEMORANDUM-FOR-MANDATORY-CORONAVIRUS-DISEASE-2019-VACCINATION-OF-DEPARTMENT-OF-DEFENSE-SERVICE-MEMBERS.PDF>

<sup>12</sup> Austin, Lloyd. *Rescission of August 24, 2021 and November 30, 2021 Coronavirus Disease 2019 Vaccination Requirements for Members of the Armed Services*. Department of Defense, Jan 10, 2023. <https://media.defense.gov/2023/Jan/10/2003143118/-1/-1/1/SECRETARY-OF-DEFENSE-MEMO-ON-RESCISSION-OF-CORONAVIRUS-DISEASE-2019-VACCINATION-REQUIREMENTS-FOR-MEMBERS-OF-THE-ARMED-FORCES.PDF>

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

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

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

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

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

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

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

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

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

**The American Legion opposes the legislation as currently written.**

**DRAFT: Heroes Owning and Materializing Equity (HOME) Act**

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

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

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

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

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

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

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

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

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

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

<sup>15</sup> National Foundation for Credit Counseling, *NFCC Survey Reveals Unique Financial Challenges Faced by Military Families*. May 4, 2024. [https://www.nfcc.org/press\\_release/nfcc-survey-reveals-unique-financial-challenges-faced-by-military-families/](https://www.nfcc.org/press_release/nfcc-survey-reveals-unique-financial-challenges-faced-by-military-families/)

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

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

## **H.R. 3384: Refinancing Relief for Veterans Act**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **H.R. 1965: Veteran Education Assistance Adjustment Act**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

<sup>21</sup> Ibid

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### CONCLUSION

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

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