



**TESTIMONY
OF
STEVEN R. BETSCH
POLICY ASSOCIATE
VETERANS' EDUCATION AND EMPLOYMENT DIVISION
THE AMERICAN LEGION
BEFORE THE
HOUSE COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY LEGISLATIVE
HEARING
ON
“PENDING LEGISLATION”**

JANUARY 21, 2026

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

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

H.R. 982: Warriors to Workforce Act

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The American Legion supports H.R. 2878 as currently written.

H.R. 3159: Improving SCRA Benefit Utilization Act

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

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

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

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

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

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

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

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

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

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

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

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

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

H.R. 5436:

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

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

There are two populations affected by this issue:

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

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

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

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

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

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

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

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

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

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

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

Discussion Draft: Improving Emerging Tech Opportunities for Veterans Act

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

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

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

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

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

The American Legion supports the draft legislation as currently written.

Discussion Draft:

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

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

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

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

The American Legion supports the draft legislation as currently written.

Discussion Draft: Affordable Housing Guarantee Act

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

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

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

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

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

The American Legion supports the draft legislation as currently written.

Discussion Draft:

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

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

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

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

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

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

The American Legion supports the draft legislation as currently written.

Conclusion

Chairman Van Orden, Ranking Member Pappas, and distinguished members of the Subcommittee, The American Legion thanks you for your leadership and for allowing us the opportunity to explain the positions of our members on the importance of strengthening economic opportunities for veterans.

Questions concerning this testimony can be directed to Jake Corsi, Legislative Associate, at jcorsi@legion.org.