# **Economic Nuggets**

May 6, 2022

## The latest news, views, and announcements

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National Veterans Employment & Education Commission Newsletter



## VE&E'S LATEST ANNOUNCEMENT



Francisco Reveron



Madison Colburn



Grant Hillmann



Michael Killebrew

Over the course of the spring semester, interns from the Veterans Employment and Education Division provided Division staff and leadership with research and analysis support among each of the Division's four priority portfolios. Interns assisted with bill reviews, attended legislative hearings on the Division's behalf, analyzed ongoing developments in their respective portfolios, and provided critical support to staff in preparation for division programs.

The National Veterans Employment and Education Division thanks our talented and passionate interns, Grant Hillman, Madison Colburn, Francisco Reveron, and Michael Killebrew, for their vital support over the course of this spring. We wish them a farewell and the best in all their future endeavors.



## ECONOMY

A bread factory in Al Hasakah, Syria, in February. Price increases are felt particularly keenly in poorer countries in the Middle East and sub-Saharan Africa, which depend on imported food.(Photo:Diego Ibarra Sanchez for The New York Times)

### GOVERNMENTS TIGHTEN GRIP ON GLOBAL FOOD STOCKS, SENDING PRICES HIGHER

Dozens of countries have thrown up trade barriers in the past two months to protect scarce supplies of food and commodities, but experts say the policies will only exacerbate a global food crisis.

Ukraine has limited exports of sunflower oil, wheat, oats and cattle in an attempt to protect its war-torn economy. Russia has banned sales of fertilizer, sugar and grains to other nations.

Indonesia, which produces more than half the world's palm oil, has halted outgoing shipments. Turkey has stopped exports of butter, beef, lamb, goats, maize and vegetable oils.

Russia's invasion of Ukraine has unleashed a new wave of protectionism as governments, desperate to secure food and other commodities for their citizens amid shortages and rising prices, erect new barriers to stop exports at their borders. The measures are often well intended. But like the panic-buying that stripped grocery store shelves at various moments of the pandemic, the current wave of protectionism will only compound the problems that governments are trying to mitigate, trade experts warn.

Export restrictions are making grains, oils, meat and fertilizer — already at record prices — more expensive and even harder to come by. That is placing an even greater burden on the world's poor, who are paying an ever-larger share of their income for food, increasing the risk of social unrest in poorer countries struggling with food insecurity. Since the beginning of the year, countries have imposed a total of 47 export curbs on food and fertilizers — with 43 of those put in place since the invasion of Ukraine in late February, according to tracking by Simon Evenett, a professor of international trade and economic development at the University of St. Gallen.

"Before the invasion, there's a very small number of attempts to try and restrict exports of food and fertilizers," Mr. Evenett said. "After the invasion you see a huge uptick."

The cascade of new trade barriers comes as the war in Ukraine, and the sanctions imposed by the West on Russia, are further straining supply chains that were already in disarray from the pandemic. Russia is the world's largest exporter of wheat, pig iron, nickel and natural gas, and a major supplier of coal, crude oil and fertilizer. Ukraine is the world's largest exporter of sunflower seed oil and a significant exporter of wheat, pig iron, maize and barley.



A palm oil processing plant in Indonesia's Riau Province. The country has halted outgoing shipments of palm oil, a key ingredient in packaged food. (Photo: Kemal Jufri for The New York Times)

With countries facing severe threats to supplies of basic goods, many policymakers have quickly dropped the language of open markets and begun advocating a more protective approach. Recommendations range from creating secure supply chains for certain critical materials in friendly countries to blocking exports and "reshoring" foreign factories, bringing operations back to their home countries.

In a speech last week, Janet L. Yellen, the Treasury secretary, said the pandemic and the war had revealed that American supply chains, while efficient, were neither secure nor resilient. While cautioning against "a fully protectionist direction," she said the United States should work to reorient its trade relationships toward a large group of "trusted partners," even if it meant somewhat higher costs for businesses and consumers.

Ngozi Okonjo-Iweala, the director general of the World Trade Organization, said in a speech on Wednesday that the war had "justifiably" added to questions about economic interdependence. But she urged countries not to draw the wrong conclusions about the global trading system, saying it had helped drive global growth and provided countries with important goods even during the pandemic.

"While it is true that global supply chains can be prone to disruptions, trade is also a source of resilience," she said.

The W.T.O. has argued against export bans since the early days of the pandemic, when countries including the United States began throwing up restrictions on exporting masks and medical goods and removed them only gradually.

Now, the Russian invasion of Ukraine has triggered a similar wave of bans focused on food. "It's like déjà vu all over again," Mr. Evenett said.

Protectionist measures have cascaded from country to country in a manner that is particularly evident when it comes to wheat. Russia and Ukraine export more than a quarter of the world's wheat, feeding billions of people in the form of bread, pasta and packaged foods. Mr. Evenett said the current wave of trade barriers on wheat had begun as the war's protagonists, Russia and Belarus, clamped down on exports. The countries that lie along a major trading route for Ukrainian wheat, including Moldova, Serbia and Hungary, then began restricting their wheat exports. Finally, major importers with food security concerns, like Lebanon, Algeria and Egypt, put their own bans into effect.

Mr. Evenett said the dynamic was "still unfolding" and likely to get worse in the months to come. Ukraine's summer growing season for wheat is being disrupted as fighting keeps farmers away from their fields and pulls workers off to war. And grocery stores in Spain, Greece and Britain are already introducing restrictions on the amount of cereals or oil people can buy.

"We're already feeling the pinch in Europe of limited supplies of these key crops," he said.

Several other consequential export bans on food are unrelated to the war, but they will still play into the global dynamic of rising prices.

China began ordering its firms to stop selling fertilizer to other countries last summer, in order to preserve supplies at home, Chad Bown, a senior fellow at the Peterson Institute for International Economics, and Yilin Wang, a research analyst at the institute, wrote in a recent blog post. Now that Russia has also cut off exports of fertilizer, China's ban will be even more harmful.

"China's decision to take fertilizer supplies off world markets to ensure its own food security only pushes the problem onto others," they wrote, adding that "China's ongoing export restrictions could hardly come at a worse time."

Indonesia's restrictions on palm oil, a key ingredient in packaged foods, detergent and cosmetics, are in line with similar bans the country placed on exporting the product before the war in an attempt to keep the price of oil affordable for Indonesian households.

Those measures will add to skyrocketing prices for vegetable oils, driven by a disruption in the supply from Ukraine, the world's largest producer of sunflower oil.

Governments that put these restrictions in place often argue that their duty is to put the needs of their own citizens first, and the W.T.O.'s rules allow countries to impose temporary measures for national security or safety. But the measures can easily backfire, helping to push up global prices further.

Price increases for food have been felt particularly keenly in poorer countries in the Middle East and sub-Saharan Africa, which depend on imported food.

In a blog post on Thursday, Abebe Aemro Selassie, the director of the International Monetary Fund's African Department, and Peter Kovacs, an economist in the department, wrote that sub-Saharan Africa was facing a severe shock from rising food and fuel prices that would slow economic growth, sink governments into debt and erode standards of living.

Food accounts for about 40 percent of consumer spending in sub-Saharan Africa, they said, and around 85 percent of the region's wheat supplies are imported.

International organizations have pledged to increase their support for emergency food supplies and other aid, but the scale of the problem is daunting.

Dr. Okonjo-Iweala said she was urging the trade group's members to refrain from restricting exports and to share any buffer stocks of food, to try to keep prices from soaring. She said that fewer than 10 percent of W.T.O. members had imposed export restrictions and that she had made clear to members that such bans would only compound current problems.

"I'm very concerned about the pending food crisis and steps we need to take," she told a group of journalists in Washington on Tuesday.

Dr. Okonjo-Iweala, who recently visited Brazil, a major agricultural exporter, said President Jair Bolsonaro had expressed concerns about Brazil's ability to obtain fertilizer, which typically comes from the Black Sea region.

She said she had pressed Mr. Bolsonaro about whether Brazil had additional vegetable oil or grains that it could offer on global markets. Mr. Bolsonaro told her that the country's crops were already under contract, but said Brazil would try to produce more next season, she said.

A prolonged war, or the addition of new sanctions, could cause prices to rise further. But even absent those trends, the factors that have pushed up prices may be hard to unwind.

In a report on Tuesday, the World Bank said the war in Ukraine had altered trade patterns in ways that would keep commodity prices higher through the end of 2024.

Countries have begun seeking out other sources of certain goods — for example, purchasing more costly coal from farther-flung nations like Colombia and the United States — to avoid buying from Russia.



Bags of fertilizer at the port in Mykolaiv, Ukraine. Since the beginning of the year, countries have imposed a total of 47 export curbs on food and fertilizers. (Photo: Brendan Hoffman for The New York Times)

And many of the price increases are interrelated. Higher energy costs are increasing the price of fertilizer, which is produced with natural gas. That in turn is pushing up agricultural prices as crops become more expensive to plant. Rising prices for wheat are also pushing up the price of rice, as people seek out alternatives.

The World Bank estimated that prices of nonenergy goods, like agricultural products and metals, would increase almost 20 percent this year before moderating in following years, while wheat prices are expected to rise more than 40 percent to reach a high this year.

Swanson, Ana. "Governments Tighten Grip on Global Food Stocks, Sending Prices Higher." The New York Times, The New York Times, 30 Apr. 2022, https://www.nytimes.com/2022/04/30/business/economy/glo bal-food-prices-ukraine.html?searchResultPosition=4.



- The national unemployment rate decreased from **3.8%** in February to **3.6%** in March.
- Gulf War II veterans' unemployment rate is **3.0 percent** (March 2022)
- Gulf War II women veterans' unemployment rate is **1.8 percent** (March 2022)
- In March 2022, the veteran unemployment rate was 2.4%. down from 3.1% the previous month. The comparable non-veteran unemployment rate was 3.7% in March.
- Newly discharged veterans claiming benefits totaled 4,331 a decrease of 299 from the preceding week

#### HOUSEHOLD DATA

Table A-5. Employment status of the civilian population 18 years and over by veteran status, periodof service, and sex, not seasonally adjusted

Employment status, veteran status, and period of service	Total		Men		Women	
	Mar. 2021	Mar. 2022	Mar. 2021	Mar. 2022	Mar. 2021	Mar. 2022
Unemployed	452	216	417	196	35	20
Unemployment rate	5.0	2.4	5.3	2.5	2.9	1.7

#### [Numbers in thousands]



## **EMPLOYMENT** & TRANSITION

### VA HIRED 59,000 EMPLOYEES THIS FISCAL YEAR, BUT STILL STRUGGLES WITH WORKFORCE SHORTAGES

The Department of Veterans Affairs hired thousands of health care employees through a streamlined hiring process since the start of the COVID-19 pandemic.

The agency, however, is now limited to using the ongoing hiring authority for a small subsection of its hires, and is calling on Congress to make some of these hiring flexibilities permanent.

Agency executives told the Senate VA Committee on Tuesday that the agency is asking Congress to pass legislation that would keep this pandemic-era hiring flexibility in place permanently.

Senators agree the VA is taking too long to hire in-demand health care workers and is looking at

legislation that would allow the agency to bring new hires on more quickly.

The agency is also looking to double the number of health care scholarships offered to new hires and is looking at ways to compete with the private sector on pay.

Gina Grosso, VA's assistant secretary for human resource administration operations, security and preparedness, told the committee the VA has hired 59,000 employees since the start of the fiscal year.

The agency has a workforce of about 400,000 employees, and about 90% of employees work in health care.

Jessica Bonjorni, the chief of human capital management at the Veterans Health Administration, said VHA has about 31,000 candidates in its hiring pipeline right now.

"We've made a selection and we're working to onboard them," Bonjorni said, adding that VHA is holding hiring fairs and "onboarding surge events" over the coming week.

Despite this hiring surge, the VA continues to face a workforce shortage driven by a high rate of turnover. Bonjorni said the shortage in personnel has gotten worse since the start of the pandemic.

"Having not given it a rating previous to the pandemic, I'm going to say I would rate it at a seven right now," Bonjorni said, referring to a scale out of ten.

Prior to the pandemic, that score would be "probably closer to four or five."

"We have areas where we had isolated concerns, but now we're seeing concerns across the country," Bonjorni said.

Bonjorni said temporary authority from Congress to waive some hurdles in the hiring process has helped the agency staff up amid the COVID emergency.

President Joe Biden in February <u>extended the</u> <u>COVID-19 national emergency declaration</u>, but once that declaration expires, the VA will no longer have those hiring flexibilities.

"Earlier in the pandemic, all of our hires were COVID-related hires. Now we can only use it for a small subsection of our hires," Bonjorni said.

Part of the problem is a lengthy time to hire. The average time to hire across VA is about 95 days.

Ralph Gigliotti, network director for the Veterans Integrated Services Network (VISN) in the Rocky Mountain area, said it's taking 88 days on average to bring new hires on board.

"We're very dependent on that nurse wanting to come work for VA because of the mission. We've done everything we can and we continue to do to make sure the pay is equitable in the work environment is equitable, but that speed of hire is an issue for us," Gigliotti said.

The House VA Committee in March raised concerns about keeping the current streamlined hiring process, including temporary flexibilities on background checks, in place.

Committee Chairman Jon Tester (D-Mont.), however, said the VA has already hired thousands of employees under these COVID-19 flexibilities, and is calling on VA to tell Congress what it needs to improve hiring.

"We really do need to sit down and figure out what is the benefit and what is the cost to have all these regulations around hiring. Look, I don't want an inept person at the VA. You guys don't want an inept person at VA. But these are health care folks that you have thousands of. You already hired thousands of them. It ought not to be that tough. I need a list of things that we could do to make the hiring thing work," Tester said.

Tester said he and Sen. John Boozman (R-Ark.) plan this week to introduce the VA Workforce Improvement, Support and Expansion (WISE) Act.

The legislation would increase pay and benefits for VA's workforce, expand opportunities in rural VA facilities, support training for current and future VA clinicians and provide additional oversight of VA Human Resource operations and use of hiring authorities.

Tester said the VA was able to hire thousands of new staff last year, thanks in part to the authorities and funding included in the CARES Act and the American Rescue Plan.

"VA needs to continue that momentum to address its growing turnover rate and retention challenges, including employee burnout during this pandemic. We all know there's a high demand for health care workers, but we also know that VA puts potential health employees through a long and burdensome hiring process," Tester said. Tester said the VA has not been maximizing bonuses and retention incentives for current employees, but Grosso said the VA has nearly maxed out its workforce budget.

"When you look at the end of the fiscal year, the money that we budgeted for people, we have almost spent all of it," she said.

Carolyn Clancy, VA's assistant undersecretary for health for discovery, education and affiliate networks, said the agency is seeking greater flexibility to offer retention and recruitment incentives to its workforce.

Clancy said the fiscal 2023 budget request seeks to double the amount of health professions scholarships awarded to doctors and nurses.

"We haven't quite hit our ceiling, but we are coming very, very close. And given that the entire healthcare system is facing workforce shortages, and frankly given higher turnover rates, often deeper pockets entice some of our employees to leave," Clancy said.

The VA has been able to recruit doctors and nurses through its <u>Specialty Education Loan</u> <u>Repayment Program</u>. The program offers student loan repayment to recent graduates enrolled or matched to a residency the VA considers in high demand.

Gigliotti said the program has helped his region recently hire three physicians in Sheridan, Wyoming, with a fourth in progress. He said the program is also attracting hires in Montana.

"Once they get exposure to VA, they tend to want to work for VA. And so a program like this of loan repayment has been very positive," Gigliotti said.

Congress <u>recently passed the RAISE Act</u>, which sets higher pay caps for advanced practice registered nurses and physician assistants. VA Secretary Denis McDonough said the agency is also looking at raising pay caps for VA medical center directors and physicians. "Our biggest concerns right now are at the higher end of the pay scale and the lower end," Bonjorni said.

In addition to a shortage of entry-level nurses, Bonjorni also said the VHA is having a hard time hiring housekeeping aides, health technicians, food service workers and other hourly wage workers where the private sector offers higher pay.

Grosso said VHA efforts are underway to standardize HR processes to increase efficiency and address delays in the hiring and onboarding process. An HR modernization and shift to shared services earlier in the pandemic, she said, was a key factor in VHA's ability to hire a surge of workers during the pandemic.

"While national policies have long existed for HR functions, variability in local processes has led to inefficiencies. This variability also makes it difficult to automate processes with modern information technology systems," Grosso said. Grosso said a VHA onboarding optimization team recently met to consider ways to reduce steps in the pre-employment and onboarding process.

Bonjorni said the VA is looking to standardize its human resources functions across the country, and empower regional offices to ensure the agency is offering pay high enough to attract indemand health care workers.

"Our shift to regional human resources structures is really helping us see the entire market, so we can make those adjustments on a more swift basis," Bonjorni said.

The VA, she added, has seen an increase of about 50% in the total number of salary adjustment requests across the country.

Biden last November signed the Hire Veteran Health Heroes, which directs the VA to recruit and hire Department of Defense medical personnel who are transitioning out of military service for open VA positions. Sens. Maggie Hassan (D-N.H.) and Mike Braun (R-Ind.) introduced the legislation. Senators on the committee also raised concerns about the VA's plans to close and consolidate facilities that no longer meet the health care needs of veterans.

Sen. Sherrod Brown (D-Ohio) said the VA's recommendations to the Asset and Infrastructure Review Commission could have a chilling effect on hiring.

"The veterans and VA employees are concerned and medical professionals won't apply because they think the hospital will close," Brown said. McDonough, however, said in March that the changes envisioned in the AIR Commission recommendations are "decades away" from being implemented.

"We've been very clear to message to our workforce that you're critical now, and you're going to be critical in the future, and that there will be a place for you. Anything that happens isn't going to happen soon," Grosso said.

Heckman, J. (2022, May 4). VA hired 59,000 employees this fiscal year, but still struggles with workforce shortages. Federal News Network. Retrieved May 6, 2022, from https://federalnewsnetwork.com/veterans-affairs/2022/05/va-hired-59000-employees-this-year-but-still-struggles-with-workforceshortages/

### MILITARY SPOUSE UNEMPLOYMENT CONTINUES TO WEIGH ON SERVICE MEMBER FAMILIES

Service members and their families are continuing to worry about their financial situations as the world feels the effect of increased prices due to the war in Ukraine and backlash from the pandemic.



The largest <u>annual study</u> of military families found that spouse unemployment is the biggest stressor for the second year in a row for service members and their partners.

Forty-three percent of active duty families surveyed said spousal unemployment is an issue for them.

"Many military families need dual incomes to be financially secure, are concerned about their children's education and well-being, and want to establish roots and contribute to their communities," the authors of the survey wrote. "However, the unique demands of military service mean families must serve and sacrifice along with their service member, and this results in exceptional issues and challenges for the entire military family."

The survey found that 20% of military spouses in the labor force are unemployed and actively seeking work. The national unemployment rate at the time of the survey responses was 6%; it has since fallen to 3.8%. However, 42% of military spouses reported they are not in the labor force and looking for employment.

There are a combination of issues keeping spouses from holding jobs. Nearly half of the spouses said they would be looking for a new job in the next year, 33% of those spouses said it was because their family will be relocating because of new orders.

Underemployment also continues to be an issue for 63% of spouses.

One of the combining factors in keeping spouses from employment is the lack of reliable child care. A third of active duty spouses reported the expense of child care as the reason they are not in the work force. Only 24% of active duty families said they can't find a child care situation that works for them.

"The process of finding child care can be challenging for many, but spouses with children who have special needs face additional difficulties finding care," the authors wrote.

Other financial issues are weighing down service members as well.

Two-thirds of military families say they still have unreimbursed costs from their last permanent change of station and more than half said those expenses were more than \$1,000.

The most recent defense authorization act gives the Defense Department the <u>discretion</u> to give service members who are struggling financially a universal base income for things like food. That came after studies from the Agriculture Department found some service members were struggling to feed their families.

"There's really two key findings that are really important to focus on here. The first is that one in three active duty soldiers in our sample were classified as marginally food insecure," said Matthew Rabbit, an economist at the USDA Economic Research Service. "The second key finding here is that the mental health of our service members is key to their long term connection to the military and the well being of their families. Given that we find the service members' mental health is associated with their food insecurity, addressing food insecurity may be one way to improve these outcomes."

Marginally food insecure encompasses individuals who report any indications of compromised economic access to food among themselves and their families, which are classified as having marginal, low or very low food security according to the Agriculture Department's food security status classification system.

DoD is also trying to tackle the military spouse employment issues. The Pentagon and Congress have <u>implemented</u> multiple programs for professional licensure reciprocity between states. The Air Force recently announced its <u>Five and</u> <u>Thrive</u> program to help with spousal unemployment and other areas of concern.

The Thrive team publishes a monthly Spouse Situation Report to communicate and share information with military spouses, as well as keep them abreast of policy changes and new resources.

Maucione, Scott. "Military Spouse Unemployment Continues to Weigh on Service Member Families." Federal News Network, 17 Mar. 2022, https://federalnewsnetwork.com/defensemain/2022/03/military-spouse-unemployment-continues-to-weighon-service-member-families/.

# ¿DID YOU KNOW?

### NEW APPLICANTS. ARE YOU ELIGIBLE?

To assist unemployed Veterans who have lost their jobs due to the COVID-19 pandemic, the Department of Veterans Affairs (VA) implemented the <u>Veteran Rapid Retraining Assistance Program</u> (VRRAP).

VRRAP provides up to 12 months of tuition and fees and a monthly housing allowance to eligible Veterans training towards employment in a high-demand occupation.

Approved VRRAP schools are nationwide and offer education for associate degrees, non-college degrees, and certificate programs. More information is available on our <u>website</u>.

At VA, outcomes are driving what we do, and Veterans returning to the workforce after completing a VRRAP program is a top priority. To assist Veterans in finding the right job after completing their training, VA has partnered with <u>Hiring Our Heroes</u> to offer support and guidance and to provide employment

assistance. Through network events, outreach forums, lunch & learns, job previews and resource fairs, Veterans can utilize Hiring Our Heroes <u>career</u> <u>connectors</u>, <u>resume engine</u>, resources and other tools to find a job.

If you are an eligible Veteran, VRRAP is an excellent option to help overcome the impact of COVID-19 and seek a new career opportunity. From business operations and construction to education and social

Are you unemployed due to the COVID-19 pandemic?

The Veteran Rapid Retraining Assistance Program (VRRAP) offers education and training for high-demand jobs



services, a new path awaits. <u>Applying online</u> is quick and easy. In this short <u>video</u>, learn how over 4,100 fellow Veterans have already started utilizing the benefit!

Visit the VA VRRAP website for more information and on how to apply.

"Veteran Rapid Retraining Assistance Program (VRRAP)." Veterans Affairs, https://www.va.gov/education/other-va-education-benefits/veteranrapid-retraining-assistance/.

## **Staff Meetings on Employment Topics**

The National Veterans Employment and Education Division met with Garret Fitzgerald of CollegeRecon. CollegeRecon powers the Education Services search engine services on the Legion Website and informed staff of a free to use Military Scholarships tool to place on the site. Additionally, Mr. Fitzgerald informed VE&E staff of an employment service CollegeRecon launched, known as CareerRecon, which assists servicemembers in finding gainful employment in the civilian sector.



*The National Veterans Employment and Education Division* met with Veteran Service Organizations from Paralyzed Veterans of America, Veterans of Foreign Wars, and Veterans Education Success to discuss

program gaps and share found data on the Veterans Readiness and Employment (VR&E). The VR&E Working Group's mission is to analyze issues, concerns, and challenges from both quantitative and qualitative perspectives to determine and propose potential policy, outreach, and accessibility solutions to enhance the utilization and impact of the Department of Veterans Affairs Readiness and Employment (VR&E) (Chapter 31) program.



*The National Veterans Employment and Education Division* met with AVUE Technologies, SANS Institute, and BufferSprings to discuss next steps for Employment Innovation Taskforce to address the difficulties employers face connecting with Transitioning Service Members during the Transition Assistance Program. A key question explored was how to lift TAP out of the in-person job fair structure on an installation to become an open talent marketplace where anyone from development programs or rotational programs can join. A follow-up meeting will be held to go over and refine AVUE Tech's "conception of operations" (CONOPS).



*The National Veterans Employment and Education Division* met with Lucas Miller and Gloria Darko, Talent Acquisition Specialists at CGS Federal, to discuss employment opportunities the company has to offer servicemembers nationwide.

*The National Veterans Employment and Education Division* and Marketing Division met with Katie Senderowitz and Carol Eggert from Comcast to learn about its LiftZone program and its opportunities for application in The American Legion through local posts.

*The National Veterans Employment and Education Division* held a strategy call with Hiring our Heroes and the Department of Puerto Rico to assist the department in preparing its upcoming June 10 Career Fair and Employment Workshops event.

The National Veterans Employment and Education Division and Department of New Jersey met with Kristin Couch Fitzsimons, Director of L'Oréal's Sustainable Sourcing, to conduct a dry run and a walkthrough on what to expect for L'Oréal's Sustainable Sourcing event. L'Oréal launched its Solidarity

Sourcing program in 2010, which directs a proportion of its global purchases to suppliers who employ people from vulnerable communities to allow them to have a durable access to work and income. The Department of New Jersey and the VE&E were invited to provide an overview to suppliers on the importance and benefits of hiring veterans.



*The National Veterans Employment and Education Division* attended the Interagency Veteran's Advisory Council meeting for the purpose of learning what updates have transpired among the various federal executive branch agencies. The IAVAC unveiled the Defense Fellowship Program which was launched two months ago. The Defense Fellowship, approved by the Department of Defense, will help advise the IAVAC



in advocating for servicemembers going through their transition. VE&E staff was then updated on the Federal Military Family Workforce Network and USAJobs's Open Opportunities. The Open Opportunities platform allows federal employees to post different opportunities. It is available to current federal employees. There is also a networking and mentoring section of the page which allows people to build connections. Finally, Congressman Mark Takano, Chairman of the House Veterans Affairs Committee informed attendees that the PACT Act had passed the house and was slowly gaining momentum in the senate, with the hope of it being passed quickly.

*The National Veterans Employment and Education Division* was briefed by the Department of Labor Bureau of Labor Statistics on the Employment Situations of Veterans during the 2021 fiscal year. Unemployment rates for both male and female veterans decreased at 4.4 percent and 4.2 percent respectively. Unemployment rates for veterans of all service periods declined as well; however, they remain higher than their pre-pandemic levels in 2019. While unemployment rates for younger veterans (5 percent ages 18 to 24 and 56 percent for ages 25 to 54) compared to older veterans (39 percent for ages 55 and over), they make up a small percentage of the overall veteran population.

VE&E staff was also updated on the Employment Navigator and Partnership Pilot and Off Base Transition Training pilot programs. The ENPP increased to 18 installations and has assisted 4,137 participants within the pilot year. The Department of Labor is continuing to onboard additional partners in order to identify and address gaps between current partner services. The OBTT, which kicked off in January of this year, had 278 participants attend a total of 355 separate in-person workshop modules between January 17 and March 31. Within the same time frame, 69 participants attended a total of 48 virtual workshop modules.



*The National Veterans Employment and Education Division* met with The Department of Texas and The Texas Veterans and Workforce Commissions to strategize on the upcoming virtual career fair on June 12. Topics included jobseeker training workshops and offering employer spotlights to further promote the career fair. An idea considered for the upcoming job fair was to have employers that were willing to provide contingent offers; which would, as a result, yield more immediate insights on hiring metrics.



*The National Veterans Employment and Education Division* met with the Marketing Division to discuss avenues in which the Marketing Division could assist VE&E with having companies provide sponsorship opportunities for career fairs. Additionally, discussion revolved around the possibility of utilizing the 1st degree PR agency to promote and disseminate the upcoming events.



## DOLLAR SIGNS WITH BACKPACKS': STUDENT LOAN CHIEF DETAILS PREVENTING PREDATORY SCHOOLS FROM PREYING ON MILITARY VETERANS

Military veterans have consistently been targeted by predatory colleges eager to take advantage of federal funding available specifically to them.

"We once described this target population as being viewed by fraudulent schools as dollar signs with backpacks," Federal Student Aid (FSA) Chief Operating Officer Richard Cordray told Yahoo Finance in an exclusive interview (video above).

FSA, an agency within the Education Department (ED), manages trillions of dollars in outstanding student loans and controls federal funding to colleges and universities across the country.



President Biden delivers remarks aimed at addressing health problems suffered by military veterans exposed to potentially toxic environmental situations, in Fort Worth, Texas, March 8, 2022. (Photo:REUTERS/Jonathan Ernst)

The ED, the Department of Defense, Department of Veterans Affairs, and the Consumer Financial Protection Bureau (CFPB) have been working in coordination over the last decade to launch a series of efforts designed to prevent military veterans from being taken advantage of by predatory schools.

"What we're marking is the 10-year anniversary of what are called the 'Principles of Excellence' ... President Obama marked the original signing of the executive order, with the purpose in mind of protecting people who serve in the military ... [who] find themselves often targeted by schools with fraudulent schemes because they see the dollar signs," said Cordray, who was the head of the CFPB during the Obama administration.



President Obama, joined by Fed Chair Janet Yellen and CFPB Director Richard Cordray, holds a meeting with financial regulators March 7, 2016. (Photo: REUTERS/Kevin Lamarque)

Veterans are given federal dollars in the form of <u>G.I. Benefits</u>, which they can use to pursue higher education. Low-quality, high-cost forprofit programs aggressively recruit these veterans since those benefits allow schools to circumvent the cap on federal funding.

"We found that it was important for us — and I think it was the first time this had been done across the federal government — to have the Department of Education work together with closely with the Department of Defense and the Department of Veterans Affairs, to make sure that students were protected, that military service members were not going to be cheated out of their benefits, and not get the benefit of higher education," Cordray explained. The 'Principles of Excellence' provides more transparency regarding the financial cost and quality of schools through a bunch of efforts, such as through an online customer complaint system, the <u>College Scorecard</u>, a <u>College Navigator</u>, and more.

FSA is also ramping up oversight of schools to actively penalize any engaging in abuse.

In March, the agency announced that it was warning shady schools that engage in "aggressive and misleading recruiting practices to take advantage of service members, veterans, and military-connected students" would face consequences for doing so, including "the termination or limitation of a school's participation in the Department's federal student aid programs."

"We are going to be bringing enforcement actions where they're appropriate against schools that cheat students, whether former military or not, but across the board, and I think it's really important for us to have that presence," Cordray said. "And for schools to be aware that they're not going to be able to get away with things that they might have thought they could get away with in the past."

The American Legion applauds the Federal Student Aid Chief Operating Office on their dedication on cracking down on those who take advantage of military veterans. Per <u>Resolution No. 343</u>: Support Student-Veterans Return-on Investment Education Outcomes, The American Legion is a strong supporter of ensuring that veterans do not get taken advantage of due to predatory schools. The American Legion aims to help veterans get the best possible education from institutions of higher education by reducing the possibility of any practices that will harm veterans.

Swaminathan, Aarthi. "'Dollar Signs with Backpacks': Student Loan Chief Details Preventing Predatory Schools from Preying on Military Veterans." Yahoo! Finance, Yahoo!, https://finance.yahoo.com/news/student-loans-military-veterans-122006606.html?fr=sycsrp\_catchall.

## VETERANS ARE TANGLED IN RED TAPE TRYING TO GET THEIR STUDENT LOANS CANCELLED AS PROMISED

Some veterans are getting their loans cancelled, but others report being mired in red tape

Jodie Parks works full time as an occupational therapist at a Michigan state psychiatric hospital. But since October she's had a second job: spending four hours a week, she estimates, making calls and chasing down paperwork to prove that she previously served in the military.

She needs that proof to have her student loans forgiven under the federal government's Public Service Loan Forgiveness program, created by a 2007 law that pledged to erase students' debt if they took lower-paying but critical jobs with nonprofits and the government.

It's a promise that, for most borrowers, has yet to pay off. Fewer than 2 percent of applicants were approved between 2017, when the first borrowers became eligible, and the onset of Covid-19. And among the huge number of applications denied or lost in the bureaucracy were many from Americans who perform perhaps the ultimate public service: joining the armed forces.

"I'm another veteran who's been told that there's a service for veterans, and then when you try to get through the red tape, it's too hard," said Parks, who was in the Air Force from 2009 to 2015, stationed in Arizona, Europe and Africa, before leaving the military and getting a degree in occupational therapy. "So you just kind of give up."

Ninety-two percent of military borrowers who applied for loan forgiveness before the pandemic were denied by the Department of Education, according to the U.S. Government Accountability Office, due to confusing and narrow rules about eligible loan types and repayment plans that made it difficult for them to qualify.

"The law made a promise to people that if they went into public service jobs, they would have their loans forgiven. And a lot of people went to school on that basis," said Christopher Madaio, vice president for legal affairs at Veterans Education Success, which advocates for military members.



making calls and chasing down paperwork to prove that she served in the Air Force, which — along with her job as an occupational therapist — should qualify her to have her student loans forgiven. (Photo: Image provided by Jodie Parks)

In October, the Biden administration temporarily loosened the program's rules for one year to give more borrowers the chance to qualify. Waived are many of the strict guidelines that stymied applicants. Borrowers now can retroactively convert to a loan type that makes them eligible. That's helped more members of the military with student debt: About 1,500 have had their loans forgiven under the waiver since October, a spokesperson for the U.S. Department of Education said in an email.

But that's a tiny portion of the almost 177,000 active-duty service members whose federal loans are or could be eligible for forgiveness according to the GAO. And that larger number doesn't include the thousands like Parks who are no longer on active duty. She and other veterans said they've spent months trapped in a bureaucratic maze that may actually make it harder for them than for nonmilitary borrowers to get forgiveness. It's not clear how many other people might be stuck. The Department of Education had about 173,000 forgiveness applications in process as of the end of February.

Thousands of dollars apiece are in play for those who joined the military. About half the activeduty service members who have federal student loans have balances of more than \$13,000, according to the GAO.



U.S. Air Force personnel around a Sikorsky UH-60 Black Hawk at Rzeszów-Jasionka Airport in Poland in February. The vast majority of active-duty and veteran military service members who believe they qualify for student loan forgiveness have run into delays and denials. (Photo: Mateusz Wlodarczyk/NurPhoto via Getty Images)

A lot is at stake for the armed forces, too. In an all-volunteer system, they have a tough time finding people to fill mission-critical jobs, including doctors and information technology specialists, for whom the forgiveness program could be an effective recruitment tool, the GAO noted. In a survey of military lawyers, 94 percent said they'd be more likely to quit the service if the program were eliminated.

For Parks and other veterans, the biggest hurdle in getting loan forgiveness has been proving to the Department of Education that they served an odd problem, since a fellow federal agency, the U.S. Department of Defense, has that information.

Parks, 39, has about \$48,000 in student loans, and when she heard about the temporary waiver in October, she got to work assembling her forgiveness application. A key piece of it is a form that applicants must get signed by eligible current or former employers — government agencies or nonprofits — certifying the dates that forgiveness applicants worked there.

For Parks, getting that employment certification form signed by the state of Michigan, her current employer, couldn't have been easier: "They were on it. They knew exactly what form it was," she said.

She thought it would go the same with the Air Force. Instead, she spent weeks making calls to find out who in the bureaucracy might sign. Finally given the number of a person she was told could do it, she tried him every day for a month and never heard back.

Next, she tried the Veterans Administration, getting rerouted repeatedly until she reached an official who leveled with her: It would be nearly impossible to get a signature out of the VA because it didn't have anyone designated to provide one. He suggested she go to a military base in person and ask someone there to sign the form, or contact a commander she knew. But most of her commanders had retired in the six years since she'd served.

All this would have been avoided had her loan servicer, a Department of Education contractor called FedLoan Servicing, accepted as proof a standard official document veterans get when they leave the military: their certificate of release or discharge from active duty, better known as <u>DD Form 214</u>. It shows veterans' dates of service and is used as proof for benefits, including VA home loans.

But, Parks said, FedLoan told her it wasn't enough — she'd need an actual signature on the employment certification form.

Since she couldn't get one, FedLoan told her to pull together the documents she had, including Air Force W-2s from the time she'd served. She had only one, because her tax preparer throws away documents older than seven years. She finally submitted her application in February, four months after she started the process, but she doubts the single W-2 will be accepted as proof. Other veterans and service members have experienced similar frustrations.

To qualify for Public Service Loan Forgiveness, a person has to not only work full time in a public agency or nonprofit, but also make the first 120 payments on their loans — which typically takes 10 years. Navy veteran Stacy Hunter, 46, submitted her DD 214 with her forgiveness application in October but was told in a letter from FedLoan and the Department of Education that her seven years of Navy service, during which her loan payments were deferred, didn't count toward her 120 payments.

That's despite the department's announcement in October that months spent on active duty count toward PSLF even if the service member's loan payments were in deferment. But neither the department nor FedLoan has explained why they're not counting Hunter's time, and she's spent the months since trying to get answers. In February, she wrote her congressperson for help.

Mike Smiley, 42, also spent many hours getting military sign-off for, and seeking answers about, the loan forgiveness he believed he'd earned. He served 14 years in the Navy as a doctor, leaving in 2019. Today he's a pediatric pulmonologist at Cardinal Glennon Children's Hospital, a nonprofit in St. Louis. With \$50,000 owed in student loans and four kids, he would be hugely helped by getting out from under that debt, he said.

FedLoan wouldn't accept his DD 214 and even rejected a letter from the Navy's personnel command verifying his service, Smiley said. But former Navy co-workers connected him with the human resources department at his old command, and the department signed his employment form. He submitted his forgiveness application in early December.

After hearing nothing for several weeks, he became concerned that his paperwork had gotten lost, especially when a nonmilitary co-worker who'd applied for loan forgiveness two weeks after he did was approved. So Smiley submitted a complaint to the Department of Education and later went to the department's ombudsman. He also started calling FedLoan every two to three weeks, spending at least an hour on hold over his lunch hour waiting to talk to someone. On one call in early March, he found out that his application was stuck because he'd saved it as a PDF file.



Navy veteran Stacy Hunter has spent months trying to find out why a loan servicer has rebuffed her application to have her student loans forgiven. (Photo: Image provided by Stacy Hunter)

Finally, on March 22, the department's ombudsman contacted him: His loan forgiveness was approved.

"I really wish they would come up with a process to take care of people, not just myself, but other people who are in my shoes who maybe aren't as persistent," he said.

For the Department of Education, part of the problem may be the avalanche of forgiveness applications. After the waiver announcement in October, the number spiked by 40 percent, said a Department of Education spokesperson. "The loan servicer system had not quite been reconfigured to be able to send the kind of automated communications that align with the terms of the waiver and the benefits that were being offered. ... This is not a perfect process," she said. (The latest department data show that, from October through early March,

about 100,000 people total had qualified for loan forgiveness.)

If a forgiveness application is otherwise in order, the spokesperson said, the DD 214 "generally suffices" to prove military service. Asked in what cases it wouldn't be enough, she said she didn't know. "But it is a form of additional documentation that is acceptable," she said.



Navy veteran Mike Smiley, a pediatric pulmonologist, finally got his student loans forgiven, but it took months. "I really wish they would come up with a process to take care of people, not just myself, but other people who are in my shoes who maybe aren't as persistent," he says. (Photo: Image provided by Mike Smiley)

As for FedLoan, spokesperson Keith New said by email that DD 214 forms are acceptable if submitted with other information "supporting that the requirements for eligible employment have been met (e.g., full-time employment)." Such forms are "reviewed on a case-by-case basis," he added. He said he couldn't comment on Smiley's and Hunter's cases because of privacy laws.

For all that, Madaio of Veterans Education Success gives the Biden administration credit for

using its authority to temporarily waive the program's narrow rules, a step military borrower advocates had called for since at least November 2020. "The administration is trying as hard as it can," Madaio said.

And the Department of Education said it's making improvements. It's working with the Department of Defense to set up a system that would automatically match data across the two agencies, said a department spokesperson — which could end borrowers' hours on the phone seeking signatures. And it's collaborating with advocates to draft new permanent regulations designed to help more borrowers qualify after the waiver expires in October.

## Ninety-two percent of military borrowers who applied for public service student loan forgiveness before the pandemic were denied by the Department of Education

"We're really hopeful," said Kelly Hruska, government relations director at the National Military Family Association. "We're glad that the Department of Education is doing this rulemaking and taking on these issues, and so we are anxious to see the final results."

For her part, Parks feels lucky that her work schedule makes it possible to keep on top of her forgiveness application.

"If I wasn't at a job with an afternoon shift, there's no way that I would have gotten any of this done," she said.

The American Legion is a strong supporter of veterans having access to the Public Service Loan Forgiveness Program. Servicemembers have put their lives on the line to protect America and continue to serve their country when they take jobs in the public sector after they graduate from an institute of higher learning. Per <u>Resolution No. 101: Support for Continuation of Public Service Loan Forgiveness Program</u>, The American Legion urges Congress and other federal agencies

to continue support for this program and to ensure that veterans have access to these benefits.

Yoder, Steven. "A Student Loan Forgiveness Program That's Frustrated Military Borrowers Improves, Slowly." The Hechinger Report, 25 Apr. 2022, https://hechingerreport.org/a-student-loanforgiveness-program-thats-frustrated-military-borrowersimproves-slowly/.

## **Staff Meetings on Education Topics**

*The National Veterans Employment and Education Division* attended a GI Bill Monthly Stakeholder meeting held by the U.S. Department of Veterans Affairs to listen to updates on the GI Bill digital portal and updates on enrollment for the VRRAP Program.

*The National Veterans Employment and Education Division* completed a Bill Review on S. 3606 - A Bill to Amend Title 38, United States Code, to Eliminate the Requirement to Specify an Effective Period of Transfer of Post-9/11 Educational Assistance to a Dependent, and for other purposes.

*The National Veterans Employment and Education Division* attended the Department of Education's Public Service Loan Forgiveness Webinar to update Veteran Service Organizations on the program. The Education Department (ED), informed VE&E staff under the Biden Administration, the ED has approved more than \$17 billion in debt cancellation for 725,000 borrowers. The debt cancellation includes \$6.8 billion for more than 113,000 public servants through PSLF improvements as well as nearly \$3.2 billion for borrowers who attended ITT Technical institutes before it closed as well as the 105,000 borrowers who were defrauded by their schools. Regarding changes to the PSLF program, the ED announced that PSLF



waivers for consolidation loans, a type of direct loan, were no longer being offered after the end of October. ending in October.

Additionally, servicemembers would be able to submit their DD-214's as employment certification. Lastly, working through the waiver, periods of military deferment and forbearances were also counted toward the PSLF. When asked whether military deferments and forbearances counting for the PSLF expired during the waiver or were counted separately, Ashley Harrington, Senior Advisor to the Federal Student Aid Chief

Operating Officer, answered that the decision was still pending based off on an upcoming negotiated rulemaking issuance.

The National Veterans Employment and Education Division attended the IT Infrastructure Modernization: Addressing Ongoing Challenges and the Path Forward Hearing. The main issues being

addressed concerning the infrastructure of OIT (Office of Information and Technology and the VA's push for the modernization of their cybersecurity.

*The National Veterans Employment and Education Division* attended a hearing on Supporting Vet Centers in Meeting the Needs of Vet centers and Military Personnel.

*The National Veterans Employment and Education Division* worked with the U.S. Department of Veterans Affairs, relevant State Approving Agencies, and other Veterans Service Organizations to successfully reinstate GI Bill eligibility for the University of Arizona's Global Campus over the course of the past week.

*The National Veterans Employment and Education Division* has completed and submitted two op-eds highlighting the reports completed as per the requirements of the Laura and John Arnold Foundation Grant. The first op-ed highlights significant developments in online education for student veterans, while the second discusses the development and implementation of the Risk-Based Survey Model for determining GI Bill eligibility for institutions of higher learning.

*The National Veterans Employment and Education Division* is researching and consolidating federal executive branch agency programs and policies that assist veterans in acquiring increased education, licensing, certifications, and training. The purpose is to procure all the information into one space to serve as a resource for servicemembers and veterans to make use of, which in turn will arm them with the skillsets needed to achieve gainful employment.



### YELLOW RIBBON PROGRAM HELPS SOME POST-9/11 VETERANS PAY FOR MORE EXPENSIVE SCHOOLING

If you served in the military after 9/11 and have an eye on continuing your education at a college or university where tuition costs exceed your Post-9/11 GI Bill benefit, the Yellow Ribbon Program might be able to help.

The Department of Veterans Affairs program is specifically geared to veterans, or their dependents, interested in attending higher-priced private schools, graduate schools and international universities whose tuition and fees are higher than the maximum Post-9/11 GI Bill benefit. The program can also cover the higher fees charged to nonresidents at out-of-state universities.

#### THE YELLOW RIBBON PROGRAM

The Yellow Ribbon GI Educational Enhancement Program, a provision of the Post-9/11 Veterans Educational Assistance Act of 2008, assists veterans in paying for educational expenses that exceed the maximum Post-9/11 GI Bill payments. Those limits change from year to year because they are based on the annual average cost of U.S. undergraduate tuition. As of Aug. 1, the 2022-2023 maximum annual benefit will be capped at \$26,381.

The Yellow Ribbon Program can, in certain circumstances, help veterans exceed this benefit cap to afford a more expensive undergraduate or graduate school. It can be complicated, but it's worth investigating. The program does not require that you attend full-time.

There are two key elements: The first is that you or your dependent must be Post-9/11 GI Bill eligible; second, the school you wish to attend must participate in the program.

There may also be limitations on how many veterans can participate in the program at each school each year. Some universities, such as



Cal State Los Angeles graduate Maricris Trask, right,, a mother and a U.S. Navy veteran, hugs another graduate following their July 27, 2021, commencement ceremony in Los Angeles. (Photo: Mario Tama/Getty Images)

Cornell, have no limit to the number of undergraduates who can benefit from the program, but do have limits in their graduate schools. The early bird gets the worm. If you qualify and you're interested, don't procrastinate.

#### HOW IT WORKS

The universities who chose to participate with the VA in Yellow Ribbon agree to contribute up to 50% of their tuition costs that exceed the maximum Post-9/11 GI Bill benefit in a given year. How much depends on the individual school. The VA then matches that amount.

Schools calculate your benefit by adding up all of your tuition and mandatory fees. They then subtract any aid received from other sources — such as scholarships, grants, and your Post-9/11 GI Bill tuition payment. Finally, your school applies its Yellow Ribbon benefit to the total amount calculated.

For example, if you wish to attend a participating university and the tuition is \$40,000 a year, the Post-9/11 GI Bill would pay for all but \$13, 619 of that. If the university agreed to waive \$6,000 for Yellow Ribbon participants, and the VA matched that contribution, it would bring your yearly out-of-pocket tuition expenses to \$1,619.

Each school has its own policies, and they may differ for undergraduate, graduate and doctoral programs at the same school. Differences may also apply to the type of school within a university that you wish to attend. So, the benefit for nursing school may differ from that offered to students at the engineering school. Each school is different, and you'll need to investigate thoroughly.

#### WHO QUALIFIES?

First, you must qualify for the Post-9/11 GI Bill at the 100% benefit level. The educational benefit covers your full tuition and fees at school, a monthly housing allowance and up to \$1,000 for books and supplies.

To qualify for the maximum amount of this assistance, and to be eligible for the yellow Ribbon Program, recipients must have:

- Served at least 36 months on active duty and, if separated, received an honorable discharge;
- Served for at least 30 continuous days (without a break) on or after Sept. 11, 2001, and been discharged or released from active duty for a service-connected disability;
- Received a Purple Heart at any time after 9/11 and been honorably discharged after any amount of service.



Recipients may also qualify for the program if they are dependents taking advantage of the unused benefits transferred by an eligible veteran or if they are a Fry Scholar (eligible for the Yellow Ribbon Program on or after Aug. 1, 2018).

Caveat: Active-duty service members, and the spouses of active-duty members who are using transferred benefits, do not currently qualify for the Yellow Ribbon Program, but changes to this stipulation are expected to occur in August.

#### IS YOUR UNIVERSITY A YELLOW RIBBON SCHOOL?

If you believe you qualify for the program, the next step is investigating whether or not your intended university is a <u>Yellow Ribbon school</u>. Only institutions of higher learning ae eligible and they must choose to participate. Not all schools decide to sign up.

If your intended university participates, it's imperative to contact the school to investigate whether it has exceeded its yearly maximum number of students, per its agreement with the department. The VA has a contract with each school limiting how many students it will cover at each school for each year. Enrollment is on a first come, first serve basis, and funds are limited.

If all that works out, your school must certify your enrollment with the VA and provide the department with your Yellow Ribbon Program information.

#### HOW TO APPLY FOR THE PROGRAM

Take these steps to apply for the Yellow Ribbon Program:

- First, apply for Post-9/11 GI Bill benefits. If you qualify, you'll receive a Certificate of Eligibility (COE);
- Submit your COE to your school's certifying official or to the financial aid, military liaison, or other appropriate offices;
- Ask to apply for your school's Yellow Ribbon Program;
- Wait for an eligibility determination and a decision on whether your school has already reached its maximum number of students for the program period;
- Maintain contact with your school regarding acceptance into the program and how much money you'll receive toward your tuition and fees.

Froeba, Kristine. "Yellow Ribbon Program Helps Some Post-9/11 Veterans Pay for More Expensive Schooling." Military Times, Military Times, 21 Apr. 2022, https://www.militarytimes.com/education-transition/2022/04/21/yellow-ribbon-program-helps-some-post-911-veterans-pay-formore-expensive-schooling/.



## HOMELESSNESS & HOUSING

## FEDERAL GRANT WILL HELP SALEM TRANSITIONAL HOUSING PROJECT GET VETERANS INTO SINGLE ROOMS

The grant will pay for a remodel of Tanner Project, a transitional shelter for unhoused veterans, that will give each resident a private room with a restroom.

Three dozen unhoused veterans in Marion County will move into a space of their own thanks to a federal grant recently awarded to the Mid-Willamette Community Action Agency. The \$2.2 million grant from the U.S. Department of Veterans Affairs will allow Tanner Project, the organization's transitional shelter for veterans experiencing homelessness, to transform their rooms into singles with private restrooms. The facility at 2933 Center St. N.E. currently has 36 beds arranged in single, double and triple rooms, most with some sort of shared restroom arrangement. Since opening in November 2020, it has served 44 veterans, 22 of whom went on to permanent housing. It's the only place between Eugene and Portland that offers veteran beds specifically for women.

The grant can be used either for a remodel of the building to add additional restrooms and walls to divide larger living spaces, or acquiring a new space to meet those needs, said Ashley Hamilton, chief program manager for the ARCHES Project. She said the Mid-Willamette Community Action Agency hopes to move all residents into their own rooms no later than summer 2023,

Tanner Project is dedicated to quickly getting veterans into safe and secure transitional housing where they don't have to worry about meeting their basic needs like beds, showers and laundry daily, and can focus on their future, Hamilton said in an email.

Because the housing is low-barrier, veterans can bring pets and don't need to be sober to live there. Once enrolled, veterans also receive onsite case management and behavioral health supports, access to medical services, help getting connected to long-term housing and federal Veterans Assistance benefits.

Among the unsheltered in the region, about 8% are veterans, Hamilton said. That's based on both in-person surveys of homeless people and data on use of services like the ARCHES Project day center.

That figure is down from 10% pre-pandemic, which she said is likely due to the influx in veteran-specific funding during Covid to expand services and beds regionally.

Hamilton said providing unhoused veterans their own space will help the program accommodate "a higher vulnerability clientele."

"Very similar to most of us, having a roommate or two can be difficult for anyone," she said. Coupled with a history of trauma and homelessness, chronic health conditions and mental health concerns, "living in congregate situations doesn't always produce optimal outcomes," she said. "Providing a private, safe, and secure living (arrangement) is vital in securing a veterans future success in transitioning to their forever home."



Sara Webb, program manager at the Mid-Willamette Valley Community Action Agency, poses in front of a poster at Tanner Project, a veteran housing project. (Photo: Saphara Harrell/Salem Reporter)

The Tanner Project renovations will slow the spread of Covid among the unhoused veterans and reduce risks of congregate-style living. "As formerly unhoused veterans move towards safe, permanent housing, they will have a private, protected space to live where their health and safety will not be at risk," according to a press release from the Mid-Willamette Valley Community Action Agency..

The grant award was one of 36 given nationwide. Oregon Sen. Jeff Merkley also earmarked an additional \$1.2 million for the Mid-Willamette Valley Community Action Agency to support Tanner Project, funded by a \$1.5 trillion spending bill President Joe Biden signed last month.

"There are big and important things happening at Mid-Willamette Valley Community Action Agency, including the acquisition of a new property to expand shelter space and service capacity for veterans in Marion, Polk, and Yamhill counties experiencing homelessness," said Merkley, who is on the Senate Appropriations Committee that secured funding for the project, in the press release. The American Legion through Resolution No. 331: Support Housing Preference for Low-Income Veterans in the Department of Housing and Urban Development supports the Mid-Willamette Community Action Agency for expanding their housing for homeless veterans and working to end homelessness.

Tabrizian, A. (2022, April 8). Federal grant will help Salem Transitional Housing Project Get Veterans into Single Rooms. Salem Reporter. Retrieved May 6, 2022, from https://www.salemreporter.com/posts/6419/federal-grant-willhelp-salem-transitional-housing-project-get-veterans-into-singlerooms

### HOUSING FOR VETERANS AND HOMELESS RESIDENTS OPENS IN SAN LEANDRO

Loro Landing, a new 62-unit affordable housing development near BART, has opened, with half of the apartments set aside for homeless residents and lower-income veterans.

"Loro Landing will serve an important role in providing safe, convenient, eco-friendly housing that will set new standards for its broad array of important services and amenities," San Leandro Mayor Pauline Cutter said in a statement.



Loro Landing, an affordable housing complex that welcomed residents in February, had its official grand opening this month. (Photo: Contributed photo/Birgit Johnston)

"It will contribute to our city's vision for a vibrant downtown and offers much-needed housing to our neighbors who increasingly find themselves priced out of the local housing market yet are essential to a strong economy and diverse community," she said.

The location was chosen because it is close to public transportation (it is two blocks from the San Leandro BART station) and downtown. This is San Leandro's second affordable housing complex near the BART station; Marea Alta, which opened in 2017, has 115 apartments rented to households making 30% to 50% of the area median income. The five-story complex at 1400 San Leandro Blvd. was built on a former BART parking lot.

The second phase of that complex, La Vereda, has 85 apartments rented to senior households earning 30% to 50% of the area median income. The new affordable apartments at Loro Landing are available for individuals and households earning 20% to 60% of the area median income, or an annual income of \$20,000 to \$60,000 for a two-person household. In selecting residents, there was a preference for people living and/or working in Alameda County.

The new four-story Loro Landing building includes studios and one-bedroom and twobedroom apartments. The studios will be 406 to 497 square feet, the one-bedroom apartments 547 to 578 square feet and the two-bedroom apartments 717 to 837 square feet. Rents will range from \$300 to \$1,850 per month.

Eden Housing, of Hayward, is the developer and manager of the apartments.

"We are delighted to see this project come to fruition and welcome the first wave of residents to Loro Landing," Linda Mandolini, president of Eden Housing, said in a statement. "We are proud of this beautiful development that will provide housing to some of the most vulnerable members of our community." The complex includes a computer learning center, a community room, laundry facilities and an outdoor courtyard where residents can grow fruits and vegetables. There will also be several on-site services available for tenants, including wellness, career, education and financial literacy programs.

Although the grand opening was on April 18, residents began to move in to the building at 1604 San Leandro Blvd., on the corner of Parrott Street, in late February.

Formerly homeless and veteran tenants were selected through referrals from Alameda County and the Department of Veterans Affairs. Eden Housing held a lottery for the other apartments. Construction of the complex started in May 2020 and was officially completed last month. The builders experienced some delays from labor and supply chain issues because of the pandemic.

The total cost of the project was \$43.7 million, financed in part through the Alameda County Housing Authority and the state Department of Housing and Community Development. Some money came from the city of San Leandro as well.

Eden Housing has been developing affordable housing for 50 years. Some of its other San Leandro properties include Las Palmas at 15369 Tropic Court, Quail Run II at 1511 163rd Ave. and The Surf at 15320 Tropic Court. All of these locations are accepting applications to get on a waiting list. Information on how to apply can be found at <u>https://edenhousing.org/find-an-</u> apartment/how-to-apply/.

"This is yet another example of Eden's ongoing partnership with local officials and like-minded organizations and companies striving to provide much needed high-quality affordable housing to every member of our communities," Birgit Johnston, an Eden Housing representative, said in an email.

The \$43.7 million project will help the movement to end homelessness, and the American Legion supports this project through Resolution No. 12: Housing Options for Homeless Veterans.

Cabral, A. (2022, April 28). Housing for veterans and homeless residents opens in San Leandro. The Mercury News. Retrieved May 6, 2022, from https://www.mercurynews.com/2022/04/27/housingfor-veterans-and-homeless-residents-opens-in-san-leandro/

## **Staff Meetings on Homelessness Topics**

*The National Veterans Employment and Education Division* attended 4 corners meeting about homelessness and upcoming hearings.

The hearing for homeless legislation is scheduled for May 18, 2022, to discuss the extension of VA Assistance for individuals residing temporarily in housing owned by a family member (2021a Ext), a food bill to establish a VA office for food insecurity, a pilot program for tiny homes for veterans (H6307), and an extension of certain VA programs for homeless veterans.



*The National Veterans Employment and Education Division* attended a national call with the National Low Income Housing Coalition where the discussion was signs of life surrounding the budget reconciliation bill. New reports are circulating about the White House restarting conversations with Senate hold outs in the hope to reach an agreement.

*The National Veterans Employment and Education Division* joined American Legion Auxiliary (ALA) on a site visit to the Southeast Veteran's Center in Washington DC to hear from veterans who receive services at that facility. The site visit was arranged by ALA on a day when the Chief of Staff of the Department of Veteran Affairs, Tanya Bradsher was visiting. This center is one of the facilities that has a Community Based Outpatient Clinic (CBOC) on site. The visit highlighted some concerns that veterans have about their convenience to care through CBOC's. If clinics were to close it would create a barrier for veterans to receive healthcare due to transportation issues. The Chief of Staff stated during the visit that VA's focus continues to be the care of all veterans. The VE&E Division will continue to monitor this concern to ensure that any changes made provides an increase to the care and support of veterans.





*The National Veterans Employment and Education Division* is assisting a homeless veteran and his family from Canisteo, NY with assistance paying for a hotel until they are placed in permanent housing. The American Legion connected the veteran with Red Cross and local resources in the state of New York.

*The National Veterans Employment and Education Division* is assisting a veteran from New Iberia, LA whose house was destroyed in a fire. The veteran was connected to the local Homelessness Task Force Chairman and provided information for the American Legion Post in that area.

*The National Veterans Employment and Education Division* attended a meeting with National Call on HoUSed: Universal, Stable, Affordable Housing. The meeting covered the latest legislation updates on the

Eviction Crisis Act and explored gaps in demographic and geographic numbers as it relates to poverty and affordable homes. There is a growing concern around the affordability of rental homes with the rising costs in the housing market. Florida is a state that is experiencing this problem on a large scale. Veterans who qualify for housing vouchers are having to move because their rent is doubling, and landlord are not accepting their vouchers.

		PER
SI	.FRF Affordable Housing Highlights in Florida	
	Hillsborough County - \$25-92 million for affordable housing	
•	$\underline{\rm Jackscorrille}$ - \$4 million (2.5%) in operating support for two local affordable housing organizations	
•	<u>Miami-Dade County</u> - \$15 million (2.8%) to increase supply of affordable housing in Qualified Census Tracts	
12	Orange County - \$2 million (.7%) total for homeless prevention	
•	<u>Alachua Connty</u> -\$6 million (11%) for alfordable housing development & energy efficient upgrades	INTER CHILL
•	$\underline{Leon\ County}$ - \$3.4 million (6%) to enhance homelessness support infrastructure	
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*The National Veterans Employment and Education Division* is assisting a homeless veteran and his family from Lakewood, WA with assistance in finding housing and was living in automobile. The American Legion connected the veteran with a Vet Center and with the VA medical center in Tacoma Washington.

*The National Veterans Employment and Education Division* is assisting a veteran from New Port News, Virginia who so leaving active service and at risk for homelessness. The veteran was connected to a local Veteran Service Officer through The New Port News American Legion Post.

*The National Veterans Employment and Education Division* attended a meeting with Our Homes, Our Votes is NLIHC's nonpartisan campaign to increase voter participation among low-income renters and to educate candidates about housing solutions. Because of stark disparities in voter turnout between low-income renters and high-income homeowners, too many policymakers turn their attention away from the



affordable housing crisis and disregard the housing needs of their low-income constituents.

Our Homes, Our Votes aims to break this cycle by providing the tools and resources that housing advocates

need to mobilize low-income voters and engage with candidates. The Our Homes, Our Votes webinar series brings experts with frontline election experience to walk through every step of voter engagement and support housing organizations' nonpartisan election efforts.



## A VA SKEPTIC FINDS SUPPORT THROUGH HOMELESS PROGRAM

Gary East did not have a good impression of VA. When he returned from six years as an Army radio and computer mechanic, he found it didn't offer him adequate support for the transition to civilian life.

East's impression was formed in 1988, the same year the Department of Veterans Affairs Act was signed, but one year before the transformational legislation went into effect. With this act, President Ronald Regan

declared VA a cabinet-level department, which expanded its authority to provide greater benefits to Veterans from the federal level.

In 1989, Ed Derwinski became the first secretary of VA. He outlined his vision: "I consider the new Department to have a vital mission. In fact, it is so vital that there's only one place for the Veterans of America: in the Cabinet Room, at the table with the President of the United States of America."



East, on the other hand, was in a different place – his home state of Ohio, where he would experience homelessness intermittently for the next 34 years.

#### A SON'S REQUEST: GIVE VA A SECOND CHANCE

East became a skilled survivalist. He learned where to take shelter on the Ohio riverbank and how to trade scrap metal for food and necessities. Though he sometimes stayed with friends and family, he valued his independence. After a few weeks of their hospitality, he always insisted on returning to his routine.

East's son had encouraged him to seek VA help for years. Still, East rejected the notion, remembering his first encounters. Finally, in January 2021, a cumulation of challenges introduced by the COVID-19 pandemic drove him to reconsider.

His son made the first call to the <u>Cincinnati VA Medical Center</u> where staff outlined the services available to Veterans experiencing homelessness. He relayed this to his father, urging him to explore a system that seemed genuinely determined to help. Finally, East agreed to visit VA with his son, but he didn't make any promises.

#### FULLY FURNISHED APARTMENT HE'S HAPPY TO CALL HOME

Almost immediately, VA connected East with housing through its <u>Grant and Per-Diem</u> program with <u>Volunteers of America</u>, a nonprofit that has served vulnerable Americans for more than 123 years. Six

months later, VA located and fully furnished an apartment for him. It's a place he is happy to call home today.

VA's ability to provide East with the various resources he needed to transition to safe and permanent housing was made possible through the Johnny Isakson and David P. Roe Veterans Health Care and Benefits Improvement Act of 2020. Section 4201 of this act authorizes VA to use appropriated funds for homeless Veterans and those enrolled in the Housing and Urban Development-VA Supportive Housing (HUD-VASH) program throughout the COVID-19 public health emergency.

This legislation has been paramount in providing Veterans experiencing homelessness with life-saving services. East reflects on the funding's impact, saying, "I have a warm, dry place to sleep that doesn't move around. I can manage."

East values his weekly visit with his <u>HUD-VASH</u> caseworker, Seerat Bahniwal, whom he acknowledges as essential in helping him maintain his independence. Bahniwal uses Section 4201 as a tool to prevent East and other Veterans in the area from experiencing hunger.

VA's help over the last year has encouraged East to explore other benefits he has earned. And while he is eager to continue receiving services through VA, his sights are set far beyond his own care.

#### "GO TO VA. THERE IS A PROGRAM FOR YOU."

A year ago, if East had known he soon would have his own apartment filled with a steady supply of nutritious food, he may not have believed it. If he had heard such changes were introduced by VA, he definitely wouldn't have believed it. As he reflects on his improved circumstances, he reminds us that with the right support, anything is possible. That's a truth for individuals and organizations alike.

East hopes other Veterans will follow his example.

"Go to VA. I'm telling you, there is a program for you," East said. He feels a responsibility to guide his peers experiencing similar hardships to the same outcomes. "I'm going to help Veterans," he said.

VA is working tirelessly to ensure no individual who has served their country is without a home. We could not agree with East more: It takes all of us to end Veteran homelessness.

#### LEARN ABOUT VA PROGRAMS

- Read more about how the <u>4201 authority</u> helps VA provide flexible assistance to homeless Veterans.
- Read more about the <u>HUD-VASH program</u> to determine if you are eligible to receive rental assistance.
- Veterans who are homeless or at risk for homelessness should contact the National Call Center for Homeless Veterans at 877-4AID-VET (877-424-3838).
- Visit the <u>VA Homeless Programs website</u> to learn about housing initiatives and other programs for Veterans exiting homelessness.
- For more stories like these, visit the <u>HPO website</u> and <u>subscribe to the Homeless Programs Office</u> <u>newsletter</u> to receive monthly updates about programs and supportive services for Veterans experiencing or at risk of homelessness.

Devine, E. (2022, March 30). A VA skeptic finds support through Homeless Program. VAntage Point. Retrieved May 6, 2022, from https://blogs.va.gov/VAntage/101976/a-va-skeptic-finds-support-through-homeless-program/



## **SMALL BUSINESS** & GOVERNMENT CONTRACTING

## BIDEN ADMINISTRATION EYES MANUFACTURING BOOST THROUGH NEW US EXIM PROGRAMME

The Export-Import Bank of the United States (US Exim) has formally launched a new domestic financing programme to boost American manufacturing and grow the country's participation in global supply chains.

US Exim's new 'Make More in America' initiative will see the agency's range of medium and long-term loans made available for the establishment or expansion of US-based manufacturing facilities with a so-called "export nexus".

Historically, US Exim has provided support when an export contract with an overseas buyer is already in place. Through this untied approach, domestic project developers will be able to tap US Exim financing and cover if at least a quarter of the output is destined for foreign markets.

Small businesses and those in high priority sectors – such as renewable energy technology, energy storage, biotech and semiconductors – will face a less stringent export nexus requirement of only 15%.

"The Covid-19 pandemic and recent global events have exposed long-standing holes in America's supply chains, including insufficient manufacturing capacity, the erosion of the United States' export industrial base, and competition with China and other countries," US Exim says. "Solving these challenges, fostering economic resilience, and revitalising America's manufacturing and export capacity requires the United States to use all the tools in our toolkit – including the Export-Import Bank."

Since taking office in early 2021, the Joe Biden administration has been working to tackle supply chain vulnerabilities for goods deemed to be critical for national and economic security purposes.

A **shortage of semiconductors** in the months following the outbreak of the pandemic roiled various industries, not least major automotive manufacturers such as Ford and General Motors, who were forced to limit production at factories – or shutter them entirely.

In February last year, President Biden ordered a 100-day review of supply chains for four key products, including semiconductors, large capacity batteries, pharmaceutical goods and critical minerals.

The final report packed a raft of recommendations, including for US Exim to look into **developing a domestic finance programme** targeted at American manufacturers and export-focused infrastructure projects.

As well as addressing supply chain weaknesses, the export finance industry **expects the new initiative** will help US Exim compete with other ECAs who have set up similar programmes in recent years, such as UK Export Finance (UKEF).

The UK government agency has rolled out billions of pounds' worth of support to large corporates such as Ford and Jaguar Land Rover through its equivalent programme.

"We view US Exim's domestic financing programme as a welcome addition to its capabilities," Lynee Bradley, North America head, export and agency financing, Citi treasury and trade solutions, told **GTR** earlier this year. "It is consistent with those offered by other OECD ECAs such as UKEF's export development guarantee programme, and will greatly expand the type of industries and opportunities that US Exim can support."

In a bid to improve transparency and congressional reporting measures, US Exim says its board made certain amendments to the programme prior to approval last week.

The ECA is typically required to give the US Congress advance notice of any transaction over US\$100mn. For any deals related to the new Make More in America initiative, this bar has been lowered to US\$50mn.

US Exim's support under the programme is limited at 80% of a project's total financing requirements, lower than the 85% stipulated under the OECD Arrangement.

The level of finance on offer through the new initiative will also be tied to the number of jobs a particular project supports, with US Exim offering up to US\$190,000 for every year an American worker is employed.

When contacted by **GTR**, a US Exim spokesperson declined to say whether any companies had yet applied for support through the programme, citing business confidentiality reasons.

The Legion supports increasing domestic manufacturing and improving overall economic security. Per <u>Resolution No. 13: Support "Buy</u> <u>American" Policy within the Federal</u> <u>Government to Create Opportunities for</u> <u>Veterans</u>, "The federal government through its collective purchasing power, can programmatically incentivize the return of domestic manufacturing of emergency supplies to prevent supply chain breakdowns in future national emergencies."

THOMPSON, F. E. L. I. X. (2022, April 25). Biden administration eyes manufacturing boost through new US exim programme. Global Trade Review (GTR). Retrieved May 6, 2022, from https://www.gtreview.com/news/americas/biden-administrationeyes-manufacturing-boost-through-new-us-exim-programme/

## ACCESS TO MONEY IS STILL THE TOP CHALLENGE FOR VETERAN ENTREPRENEURS, NEW STUDY SHOWS

In the more than two years since the start of the global COVID-19 pandemic, veteran entrepreneurs and military-affiliated businesses are showing many of the same challenges that face businesses nationwide.

Although many veterans were able to adapt their businesses in some way to pandemic-related restrictions, finding good employees and the loss of regular customers still creates issues for many of those businesses, according to a recently released study from Syracuse University's Institute for Veterans and Military Families (IVMF).

But perhaps most importantly, the <u>2021 National</u> <u>Survey of Military Affiliated Entrepreneurs</u>, released in April 2022, also reveals that access to capital is still the top barrier facing new and existing veteran-owned businesses.

The 2021 survey included 220 questions, with more than 2,600 veteran and military-affiliated entrepreneurs responding. It also tracks responses from the individuals year over year, offering a long view of conditions and changes. Questions in the survey covered individual and business information, metrics and attitudes, and gauged access to networks, resources and mentorship. It also asked about local and economic factors for individual businesses and the impacts of COVID-19 pandemic.

About 87% of participants said they were able to adapt their businesses to pandemic restrictions, with about 56% noting those same changes brought them additional opportunities.

Yet, 64% of respondents still reported losing business during the pandemic. And even more said they lost good employees during the same time period, noting that finding replacements has been even more difficult in the aftermath. Although labor has always been an issue for veteran entrepreneurs, the ongoing "Great Resignation" has caused more and more veteran employers to list finding labor as a major barrier to business growth. That lack of employees has propelled the issue to a close second behind the veteran entrepreneur's perennial top issue: access to capital.

The majority of entrepreneurs responding to the survey reported feeling stressed about their businesses' financial situation, whether they were a startup or looking to grow. Both required some kind of financial support during the survey period.

Many of those were sustained by the CARES Act Disaster Loans and Paycheck Protection Program, but many found that taxes and federal regulations and policies were also significant barriers to entry and growth. Sixty-three percent of those who did seek federal funds reported that it wasn't helpful for their business.

About 27% of respondents weren't able to secure funding for growing their business at all, and 32% of those seeking financing from a creditor or lending institution were turned down. For 71% of new startups, capital came from their personal or family savings accounts.

Many business owners, 66%, relied on business or personal credit cards to grow or start up during the pandemic period, with half of those having almost all of their business debt on credit cards. Veteran entrepreneurs reported an average of more than \$191,000 in business debt in 2021.

Venture capital, crowdfunding and the Community Development **Financial** Institutions (CDFI) fund are the least-used sources of capital among veteran entrepreneurs. CDFI funds are sources of capital set aside by the U.S. Department of the Treasury for distressed communities. funding They offer and
information, but 66% of respondents reported not knowing what CDFI fund sources are, even though they can be ideal for startups requiring less than \$75,000 in capital.

The IVMF's survey was also meant to help veterans by providing a checklist of actions entrepreneurs and stakeholders -- family members, business partners and investors -- can take in mitigating some of the issues uncovered annually on page 78 of the final report.

These potential solutions include increasing awareness of CDFIs in the veteran community, utilizing available resources from the U.S. Small Business Administration and finding technical assistance through business incubators. Other groups, like <u>The Institute for Veterans and</u> <u>Military Families</u> have published resources also meant to steer veterans to help for their businesses. Though the survey's results might seem to spell doom and gloom for new and existing veteran entrepreneurs, it does report that most veteran businesses were prepared or somewhat prepared for the demands of the COVID-19 pandemic and that half of those who responded say the pandemic had no effect on their desire to start or grow their business.

Previous IVMF studies have shown that veterans are more likely to own a business than nonveterans and tend to out-earn non-veteran entrepreneurs. Their military experience tends to give them a higher degree of independence, high self-efficacy and self-confidence, and shows they make good decisions, even in chaotic environments. All of which are traits that make vets good business owners.

Stilwell, B. (2022, May 6). Access to money is still the top challenge for veteran entrepreneurs, New Study Shows. Military.com. Retrieved May 6, 2022, from https://www.military.com/dailynews/2022/05/06/access-money-still-top-challenge-veteranentrepreneurs-new-study-shows.html

# **Staff Meetings on Small Business Topics**

*The National Veterans Employment and Education Division* held a meeting with staff from the Office of Small Business Development and Utilization at USAID to discuss the agency's performance issues in satisfying veterans' small business contracting and employment goals.

*The National Veterans Employment and Education Division* met with CGS Federal to discuss opportunities for collaboration to increase federally utilization of Veteran-Owned Small Businesses (VOSBs) and Service-Disabled Veteran-Owned Small Businesses in the federal contracting space.

*The National Veterans Employment and Education Division* met with the Office of Veterans Business Development to discuss federal contracting issues.

*The National Veterans Employment and Education Division* attended a taskforce steering committee, a White House initiative, to recommend actions and address Vulnerabilities in Critical Product Supply Chains.

*The National Veterans Employment and Education Division* attended an Advisory Committee on Veterans Business Affairs meeting to discuss efforts that support veteran-owned small businesses, updates on past and current events, and the ACVBA's objectives for fiscal year 2022.

*The National Veterans Employment and Education Division* participated in a VET Force meeting with the Director of the Office of Small and Disadvantaged Businesses at the U.S. Department of Education to discuss the agency's underperformance in meeting its SDVOSB contracting goals and to learn about what the Department is doing to remedy the issue.

*The National Veterans Employment and Education Division* attended a meeting with the U.S. Small Business Administration and the Public-Private Strategies Institute to discuss the Biden Administration's small business outreach initiative Building a Better America: A Small Business Resource Community.

*The National Veterans Employment and Education Division* attended a House Veterans Affairs Committee hearing on "U.S. Department of Veterans Affairs Budget Request for FY2023."

*The National Veterans Employment and Education Division* attended a hybrid hearing presented by the 'Senate Committee on Small Business & Entrepreneurship' titled, "Review of SBA Entrepreneurial Development Programs and Initiatives." It discussed the importance of the efficacy of the SBA's small business and entrepreneurial programs.



### SBA INTRODUCES TWO NEW COURSES, PARTNERSHIPS AND ENTREPRENEURIAL LEADERSHIP TO THE ASCENT ONLINE DIGITAL LEARNING PLATFORM

the <u>U.S. Small Business Administration</u> (SBA) announced the launch of two new **educational modules**. <u>Ascent</u> is a digital platform comprised of targeted education modules, called Journeys, that gives small business owners 24/7 access to critical information backed by research and addresses the unique needs of women entrepreneurs.

- **Partnerships Journey:** This module explores the value of business partnerships, why they matter, and how they drive business growth and has four components, including the value of business partnerships, opportunities, and strategic growth.
- Entrepreneurial Leadership Journey: This new module helps position small businesses for growth by building and refining leadership skills and has 11 components designed to build confidence and

improve decision management and leadership style techniques.

"With the strong vision and action of Administrator Guzman, we continue advancing our entrepreneurial education experience through technology forward and timely online learning systems such as Ascent," **stated** <u>SBA Associate Administrator of the Office for Entrepreneurial Development Mark</u> <u>Madrid</u>. "We look forward to announcing more educational initiatives to position our diverse small business ecosystems to thrive.

In 2021, the SBA's Ascent platform launched and has assisted nearly 50,000 businesses, young entrepreneurs in writing business plans, business legal education, access to capital, and moving into the contracting space. Business recovery is also a valuable tool in the learning platform, which continues to support those impacted by the pandemic. This is part of the overarching support to women-owned businesses, including free business counseling to over 800,000 small business owners, billions of dollars in COVID economic relief, capital infusion, and government contracting last year.

"We know that women entrepreneurs start and own nearly half of all businesses in the United States and generate \$1.8 trillion in revenue. They need a self-paced digital tool like Ascent to help them scale up and thrive," **stated <u>SBA Assistant Administrator of the Office for Women's Business Ownership, Natalie</u> <u>Madeira Cofield.</u> "As Administrator Guzman has reinforced, opportunities for every woman aspiring to lead and grow our economy should be afforded to the greatest extent of our reach."** 

For more information on Ascent, visit <u>Ascent.SBA.gov</u> and register for your free access today. For additional opportunities on how women entrepreneurs can start, grow and recover, visit <u>SBA.gov</u> or contact your <u>local SBA District Office</u>.

PRESS RELEASE. (2022, April 19). SBA introduces two new courses, partnerships and entrepreneurial leadership to the Ascent Online Digital Learning Platform. Retrieved May 6, 2022, from https://www.sba.gov/article/2022/apr/19/sba-introduces-two-new-courses-partnerships-entrepreneurial-leadership-ascent-online-digital

# AMERICAN LEGION DEPARTMENT HIGHLIGHTS

### **DEPARTMENT OF NEW JERSEY:**

The following flyer is the Department of New Jersey's 6<sup>th</sup> annual Atlantic City Regional Stand Down that will be conducted on May 25, 2022.



Serving Homeless and At Risk Veterans







Wednesday, May 25, 2022 10:00 a.m.—3:00 p.m.









All Wars Memorial (Soldiers Home) 1510 Adriatic Ave. Atlantic City , NJ 08401









Services Include:									
VA Medical	Mental Health	Benefits	Claims	Housings					
Employment	Men's & Wome	n's Clothing	and Produc	cts Lunch					

Questions or Comments—Please ContactP. Tatum (609) 703-2467Bob Looby (908) 894-0746P.tatum@njamericanlegion.orgr.looby@njamericanlegion.org



# **CAREER FAIRS**

Virtual Job Fair May 11, 2022 1pm - 3pm ET

#### VIRTUAL HIRING FAIR: RETAIL, MANAGEMENT & MERCHANDISING

Military community job seekers from around the globe will meet, network, and interview with retail industry employers at this interactive virtual hiring event.

Presented by <u>Hiring Our Heroes</u> <u>More information</u>

Fort Leonard Wood, MO May 12, 2022 8am - 4pm CT

Nutter Field House 1942 Iowa Ave. Fort Leonard Wood, MO 65473

#### FORT LEONARD WOOD CAREER SUMMIT

Military community job seekers will meet, network, and interview with regional and national employers at this education and hiring event, presented by Fort Leonard Wood.

Presented by <u>Hiring Our Heroes</u> <u>More information</u>

### **Fredericksburg**, VA

May 19, 2022 In-person 3-7pm ET Virtual 4-7pm ET

Fredericksburg Expo and Conference Center 2371 Carl D. Silver Parkway Fredericksburg, VA 22401

#### FREDERICKSBURG JOB FAIR

Presented by <u>JobZone</u> <u>More information</u>

Virtual Job Fair May 19, 2022 1pm - 3pm ET

#### VIRTUAL HIRING FAIR: GOVERNMENT CONTRACTING

Military community job seekers from around the globe will meet, network, and interview with government contracting industry employers at this interactive virtual hiring event.

Presented by <u>Hiring Our Heroes</u> <u>More information</u>

The American Legion is working on future in-person/virtual workshops and career fairs.

The American Legion's National Veterans Employment & Education Commission's Mission is to take actions that affect veterans' economic well-being, including issues relating to veterans' education, employment, home loans, vocational rehabilitation, homelessness, and small business.



# **EDUCATION, LICENSING & CREDENTIALING PORTFOLIO**

H.R. 5545 - Responsible Education Mitigating Options and Technical Extensions (REMOTE) Act:

This draft bill would extend expiring provisions established to support student veterans using educational entitlements during the pandemic.

Status: 12/21/2021 - Became Public Law No: 117-76

Resolution No. 318: Ensuring the Quality-of-Service member and Veteran Student's Education at Institutions of Higher Education

**S. 1607 - Student Veterans Transparency and Protection Act of 2021**: This bill would improve veterans' access to information about higher education and allow the Department of Veterans Affairs (VA) to restore benefits that veterans use at schools subject to civil enforcement.

Status: 12/15/2021 - Referred to the Committee on Veterans' Affairs. Ordered to be reported without amendment favorably.

Resolution No. 327: Support further Assessment and Evaluation of Institutions of Higher Learning to Enable Veterans to Make Informed Education Choices

**H.R. 4233 - Student Veterans Counseling Centers Eligibility Act**: This bill would award grants to community-based Veteran Centers to provide counseling and mental health services to veterans using VA higher education benefits.

Status: 11/17/2021 – Received in the Senate and Read twice and referred to the Committee on Veterans' Affairs

Resolution No. 318: Ensuring the Quality-of-Service member and Veteran Student's Education at Institutions of Higher Education

**H.R. 1836 - Guard and Reserve GI Bill Parity Act of 2021**: This bill would expand eligibility for the post-9/11 GI Bill to count every day that a servicemember is paid and in uniform toward benefit eligibility in order to achieve GI Bill parity for National Guard and Reserve members.

Status: 11/4/2021 – Ordered to be Reported (Amended) by Voice Vote.

Resolution No. 349: Support Legislation to Improve the Post-9/11 GI Bill

**H.R. 5676 - PREP Act:** This bill establishes, within the Bureau of Prisons, an Office of Prison Education. The office must provide educational services to incarcerated individuals, including veterans, in federal prisons and correctional institutions. It would also require the office to inform eligible incarcerated veterans of their earned VA educational benefits.

Status: 11/02/2021 - Referred to the Subcommittee on Economic Opportunity. <u>Resolution No. 318: Ensuring the Quality of Service member and Veteran Student's Education at</u> <u>Institutions of Higher Education</u>

H.R. 5509: Student Veteran COVID-19 Protection Act of 2021: This draft bill would extend expiring provisions established to support student veterans using educational entitlements during the pandemic.
Status: 10/25/2021 - Referred to the Subcommittee on Economic Opportunity.
Resolution No. 318: Ensuring the Quality-of-Service member and Veteran Student's Education at

Institutions of Higher Education

**H.R. 5483 – Informing VETS Act**: This bill would award grants to community-based Veteran Centers to provide counseling and mental health services to veterans using VA higher education benefits. Status: 10/25/2021 – Referred to the Subcommittee on Economic Opportunity.

Resolution No. 318: Ensuring the Quality-of-Service member and Veteran Student's Education at Institutions of Higher Education

# **EMPLOYMENT & TRANSITION PORTFOLIO**

**S.1944- Vet Center Improvement Act of 2021:** To improve Vet Centers of the Department of Veterans Affairs, and for other purposes.

Status: 12/15/2021 – Committee on Veterans' Affairs. Ordered to be reported without amendment favorably.

Resolution No. 8: Child Care at Vet Centers

**S.2274 - Federal Cybersecurity Workforce Expansion Act:** To authorize the Director of the Cybersecurity and Infrastructure Security Agency to establish an apprenticeship program and to establish a pilot program on cybersecurity training for veterans and members of the Armed Forces transitioning to civilian life, and for other purposes.

Status: 11/13/2021 – Committee on Homeland Security and Governmental Affairs. Ordered to be reported with an amendment in the nature of a substitute favorably.

Resolution No. 25: Support and Expand Apprenticeship Opportunities for Servicemembers

### **HOMELESSNESS & HOUSING PORTFOLIO**

**S. 1838 - Building Credit Access for Veterans Act of 2021:** This bill expands access to housing for veterans and current servicemembers by establishing a pilot program using alternative credit scoring information for veterans and service member.

Status: 11/17/2021 - Referred to Senate Committee on Veterans' Affairs.

Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs

**H.R. 5783 - Reaching Every Homeless Veteran Act of 2021:** This bill amends title 38, United States Code, to improve homeless veterans reintegration programs.

Status: 10/28/2021 - Referred to the House Committee on Veterans' Affairs

Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs

**H.R. 2190 - Helping Homeless Veterans Act of 2021**: This bill permanently establishes existing programs that assist homeless veterans and other veterans with special needs.

Status: 6/16/2021 - Referred to the Subcommittee on Economic Opportunity

Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs

### SMALL BUSINESS & GOVERNMENT CONTRACTING PORTFOLIO

**H.R. 4977 - Better Cybercrime Metrics Act:** This bill establishes enhanced cybercrime reporting mechanisms.

Status: 12/8/2021- Referred to the House Committee on the Judiciary. Reported Favorably Resolution No. 12: Cybersecurity Protections for Veteran-Owned Small Businesses

**H.R. 3193 - Eliminating Barriers to Rural Internet Development Grant Eligibility Act:** This bill authorizes the Department of Commerce to award economic development grants for public-private partnerships and certain consortiums to carry out specified broadband projects.

Status: 11/15/2021 - Received in the Senate and Read twice and referred to the Committee on Environment and Public Works

Resolution No. 1: Expansion of Broadband in Rural Areas

**H.R. 4515 - Small Business Development Center Cyber Training Act of 2021:** This bill would amend the Small Business Act to require cyber certification for small business development center counselors. Status: 11/03/2021 Received in the Senate and Read twice and referred to the Committee on Small Business and Entrepreneurship.

Resolution No. 12: Cybersecurity Protections for Veteran-Owned Small Businesses

**H.R.3469 - Veteran Entrepreneurship Training Act of 2021:** This bill provides statutory authority for the Boots to Business Program, which provides entrepreneurship training to individuals including veterans and active members of the Armed Forces, to be administered by the Small Business Administration.

Status: 11/03/2021 – Passed in the House of Representatives

Resolution No. 222: Reaffirm Support of the Small Business Administration's Office of Veterans' Business Development

S. 2812 - Veterans Jobs Opportunity Act: This bill would establish a small startup tax credit for veterans, military spouses, army reservists and national guard members seeking to start small businesses.
 Status: 9/27/2021 – Referred to the Senate Committee on Finance
 Resolution No. 14: Enhancing the Work Opportunity Tax Credit (WOTC) for Veteran Workers

**H.R.5354 - Veterans Jobs Opportunity Act:** This bill would establish a small startup tax credit for veterans, military spouses, army reservists and national guard members seeking to start small businesses. **Status:** 9/27/2021 – Introduced in the House Committee on Ways and Means Resolution No. 14: Enhancing the Work Opportunity Tax Credit (WOTC) for Veteran Workers

**S.1687 - Small Business Cyber Training Act of 2021**: This bill requires the Small Business Administration to establish a program for certifying at least 5 or 10% of the total number of employees of a small business development center to provide cybersecurity planning assistance to small businesses. Status: 5/18/2021 – Introduced in the Senate Committee on Entrepreneurship Resolution No. 12: Cybersecurity Protections for Veteran-Owned Small Businesses

# ACTION TAKEN ON LEGISLATION

### **EDUCATION, LICENSING & CREDENTIALING PORTFOLIO**

**H.R.6112** – **MOVE Act:** To extend the delimiting period for certain individuals to use educational assistance benefits administered by the Department of Veterans Affairs.

Action Taken: VE&E Testified on 9/21/21

Status: 12/01/2021 – Referred to the House Committee on Veterans' Affairs.

Resolution No. 318: Ensuring the Quality of Service member and Veteran Student's Education at Institutions of Higher Education

**H.R. 5918:** To amend title 38, United States Code, to ensure that the Secretary of Veterans Affairs repays members of the Armed Forces for certain contributions made by such members towards Post-9/11 Educational Assistance.

Action Taken: VE&E Testified on 9/21/21

Status: 11/29/2021 – Referred to the Subcommittee on Economic Opportunity:

Resolution No. 318: Ensuring the Quality of Service member and Veteran Student's Education at Institutions of Higher Education

**H.R.5151 - Col. James Floyd Turner IV U.S.M.C. GI Bill Transfer Act of 2021:** To amend title 38, United States Code to provide for the transfer of entitlement to educational assistance under Post-9/11

Educational Assistance Program of Department of Veterans Affairs when an eligible individual dies after approval of transfer and before transferring all of the individual's entitlement, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status 11/04/2021: Ordered to be Reported (Amended) by Voice Vote

Resolution No. 318: Ensuring the Quality of Service member and Veteran Student's Education at Institutions of Higher Education

**Draft Bill - VET Student Loan Act:** This draft bill would eliminate the time limits on many veterans' education benefits retroactively.

Action Taken: Bill Reviewed - Support

Status: Draft – Not yet introduced

What's Next: Waiting for formal introduction of legislation

Resolution No. 318: Ensuring the Quality of Service member and Veteran Student's Education at Institutions of Higher Education

**Draft Bill - Boldly Repaying America's Veterans with Education Act (BRAVE Act):** This draft bill would amend Section 108(f) of the Internal Revenue Service Code to eliminate the taxability of discharged student loans for veterans who died or were left permanently disabled as a result of their service.

Action Taken: Bill Reviewed - Support

Status: Draft – Not yet introduced

What's Next: Waiting for formal introduction of legislation

Resolution No. 347: Veterans Education Debt Forgiveness

**Draft Legislation on SCRA for Education:** "To amend the Servicemembers Civil Relief Act to establish protections under that Act for a member of the Armed Forces who leaves a course of education, paid for with certain educational assistance, to perform certain service."

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

Resolution No. 318: Ensuring the Quality of Service member and Veteran Student's Education at Institutions of Higher Education

# **EMPLOYMENT & TRANSITION PORTFOLIO**

**S.2761 – Every Veteran Counts Act of 2021:** To amend title 38, United States Code, to direct the Secretary of Veterans Affairs to maintain demographic information regarding veterans and publish such information on a website of the Department of Veterans Affairs.

Action Taken: Bill Reviewed - Support

Status: 12/15/2021 – Committee on Veterans' Affairs. Ordered to be reported without amendment favorably.

Resolution No. 378: United States Census to Include Veterans Information

**H.R.2196 - Justice for Servicemembers Act:** To amend title 9 of the United States Code to prohibit predispute arbitration agreements that force arbitration of certain disputes arising from claims of servicemembers and veterans.

Action Taken: Bill Reviewed – Support. Joint Letter of Support submitted 11/17/2021.

Status: 10/19/2021 - Referred to the Subcommittee on Antitrust, Commercial, and Administrative Law. Resolution No. 85: Support Employment and Reemployment Rights of National Guard and Reservists Returning from Deployment **Draft Legislation on WARTAC Report:** To direct the Secretary of Veterans Affairs to report on the Warrior Training Advancement Course of the Veterans Benefit Administration.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

Resolution No. 105: Support and Expand Warrior Transition Advancement Course (WARTAC)

### HOMELESSNESS & HOUSING PORTFOLIO

H.R. 5529: Veterans Justice Outreach Improvement Act: To direct the Secretary of Veterans Affairs to make certain improvements to the Veterans Justice Outreach Program, and for other purposes.
Action Taken: Referred to the House Committee on Veterans' Affairs on 10/08/2021
Status: 11/04/2021 Ordered to be Reported (Amended) by Voice Vote.
What's Next: Pending Action by House
Resolution No. 145: Veterans Treatment Courts

**H.R. 5624 - SSVF Report Requirement:** To direct the Secretary of Veterans Affairs to submit to Congress a report on the shallow subsidy program under the supportive services for veteran families program, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status: 11/02/2021 Referred to the Subcommittee on Economic Opportunity

What's Next: Pending Action by Committee

Resolution No. 340: Support Permanent Authorization for the Supportive Services for Veteran Families (SSVF) Program

**H.R. 5606- Return Home to Housing Act:** This bill amends title 38, United States Code, to adjust the rate of per diem payments provided by the Secretary of Veterans Affairs to grantees that provide services to homeless veterans.

Action Taken: Testimony on 9/21/21 and Quote for Support on 10/13/2021

Status: 10/25/2021- Referred to the Subcommittee on Economic Opportunity

Resolution No. 24: Support Funding and Changes to the Department of Veterans Affairs Grant and Per Diem Program

**H.R. 5301 - Homelessness Tech Assistance:** To amend title 38, United States Code, to direct the Secretary of Veterans Affairs to provide technical assistance to recipients of grants for supportive services for very low-income families in permanent housing and comprehensive service programs, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status: 09/30/2021 Referred to the Subcommittee on Economic Opportunity

What's Next: Pending Action by Committee Resolution: Pending Draft Resolution

**H.R. 5025 - Homelessness Extend HVRP:** To amend title 38, United States Code, to increase and extend the authorization of appropriations for homeless veterans reintegration programs.

Action Taken: VE&E Testified on 9/21/21

Status: 09/09/2021 Referred to the Subcommittee on Economic Opportunity What's Next: Pending Action by Committee Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs

**H.R.492 - Supporting Veteran Families in Need Act**: To amend title 38, United States Code, make permanent the Secretary of Veterans Affairs' authority to provide financial assistance for supportive services for very low-income veteran families in permanent housing.

Action Taken: This bill was submitted for testimony, Letter of Support submitted 4/21/2021 Status: 3/16/2021 - Referred to the Subcommittee on Economic Opportunity

What's Next: Pending Action by Committee

Resolution No. 331: Support Housing Preference for Low-Income Veterans in the Department of Housing and Urban Development

**H.R. 711 - West Los Angeles VA Campus Improvement Act of 2021**: This legislation would direct the Department of Veterans Affairs (VA) West Los Angeles Medical Center campus to use revenues from leases and easements as a dedicated funding source to build additional housing for homeless veterans, offset the high costs of housing construction, and help fund the provision of supportive services for veterans in the community.

Action Taken: This bill was submitted for testimony, Letter of Support submitted 4/21/2021 Status: 6/23/2021 - Became Public Law No: 117-18 What's Next:

**S. 2172 - Building Solutions for Veterans Experiencing Homelessness Act**: This bill improves grants, payments, and technical assistance provided by the Secretary of Veterans Affairs to serve homeless veterans.

Action Taken: This bill was submitted for testimony, Letter of Support submitted 6/23/2021 Status: 07/28/2021 Committee on Veterans' Affairs. Ordered to be reported without amendment favorably What's Next: Pending Action by Senate

Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs

**Draft Legislation on Homeless Grant Elimination of Matching:** Adjustment of Grants Awarded by the Secretary of Veteran Affairs for Comprehensive Service Programs to serve homeless veterans.

Action Taken: VE&E Testified on 9/21/21

Status: Not Yet Introduced

What's Next: Waiting for formal introduction of legislation

Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs

**Draft Legislation on Eliminate Loan Limitations:** To amend title 38, United States Code, to eliminate the Freddie Mac conforming loan limitation for loans made to veterans with remaining guaranty or insurance loan entitlement under the laws administered by the Secretary of Veterans Affairs, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status: Not Yet Introduced

What's Next: Waiting for formal introduction of legislation Resolution No. 314: Support Elimination of the VA Home Loan Funding Fee

**Draft Legislation on Homelessness Substance Abuse Pilot:** To direct the Secretary of Veterans Affairs to carry out a pilot program on substance use and alcohol use disorder recovery for homeless veterans, and for other purposes.

Action Taken: VE&E Testified on 9/21/21 Status: Not Yet Introduced What's Next: Waiting for formal introduction of legislation Resolution: Pending Draft Resolution

**Draft Legislation on Increase Homelessness Per Diem:** To amend title 38, United States Code, to adjust the rate of per diem payments provided by the Secretary of Veterans Affairs to grantees that provide services to homeless veterans. Action Taken: VE&E Testified on 9/21/21, Provided Quote in Support of Bill on 10/13/2021

Status: Not Yet Introduced What's Next: Waiting for formal introduction of legislation

Resolution No. 24: Support Funding and Changes to the Department of Veterans Affairs Grant and Per Diem Program

**Draft Legislation on Homelessness Elderly Pilot:** To direct the Secretary of Veterans Affairs to carry out a pilot program on grants for care for elderly homeless veterans, and for other purposes. Action Taken: VE&E Testified on 9/21/21

Status: Not Yet Introduced

What's Next: Waiting for formal introduction of legislation

Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs

# SMALL BUSINESS & GOVERNMENT CONTRACTING PORTFOLIO

**H.R.4433 - Veterans Entrepreneurship Act of 2021:** This bill would amend the Small Business Act to require the Administrator of the Small Business Administration to carry out a pilot program on issuing grants to eligible veterans to start or acquire qualifying businesses, and for other purposes. This bill would provide the opportunity for veterans to utilize their GI Bill benefits to start and finance their small businesses.

Action Taken: Supported by the National Commander in a Letter of Support submitted 08/03/2021 Status: 07/16/2021 Referred to the House Committee on Small Business What's Next: Committee Vote Resolution No. 150: Expanding Post-9/11 GI Bill for Entrepreneurship

**H.R. 2082 - VA Supply Chain Resiliency Act**: This bill would make certain improvements relating to the supply chain of the Department of Veterans Affairs.

Action Taken: This bill was submitted for testimony, Letter of Support submitted 4/21/2021 Status: 5/4/2021 - Voted 22 - 6 by House Committee on Veterans' Affairs

What's Next: A full vote in the U.S. House Resolution No. 55: Mandatory use of the Veterans First Contracting Program

# GLOSSARY OF FREQUENTLY USED TERMS

Acronym	Definition				
ACE	American Council on Education				
ACP	American Corporate Partners, a veteran's support organization				
	Accessing Telehealth through Local Area Stations, a V.A. telehealth				
ATLAS	initiative				
BLS	Labor Department's Bureau of Labor Statistics				
C&P	V.A.'s Compensation and Pension exam				
CAVC	Court of Appeals for Veterans Claims				
CCME	Council of College and Military Educators				
COLA	Cost-of-living adjustment				
CSAAVE	California State Approving Agency for Veterans Education				
	Defense Security Cooperation Agency/Defense Institute for Medical				
DIMO	Operations				
DOD	Department of Defense				
DOL-VETS	Department of Labor, Veterans Employment and Training Services				
EdCounsel	Higher education consulting firm				
EIDL	SBA's Economic Injury Disaster Loan				
GAO	Government Accountability Office				
GPD	V.A.'s Grant and Per Diem Program for homeless veterans				
GWB	George W. Bush Higher Education Policy Work Group				
	Higher Education Relief Opportunities for Students Act of 2003. Grants the				
	Secretary of Education the authority to waive requirements that impede				
HEROES ACT of 2003	military borrowers' access to critical repayment protection during the war,				
	military operation, or national emergency.				
HVAC	House Veterans Affairs Committee				
MCAI	American Legion's Military Credentialing Advancement Initiative				
MSLP	The Federal Reserve's Main Street Lending Program				
MSO	Military Support Organization				
NAICU	National Association of Independent Colleges & Universities				
	National Association of State Approving Agencies. Responsible for				
NASAA	approving school funding for GI Bill				
NAVPA	National Association of Veterans Program Administrators				
NCA	V.A.'s National Cemetery Administration				
NDAA	National Defense Authorization Act				
NLD	American Legion's National Legislative Division				
OPM	Office of Personnel Management				
PPP	Paycheck Protection Program				
RBS	Risk-Based Survey Model				
RPIC	Rural Placemaking Innovation Challenge				
<b>S2S</b>	Service to School, a veteran's organization				
SAA	State Approving Agency, responsible for approving school funding for GI				
	Bill				
SBA	Small Business Administration				
STEM	Science, Technology, Engineering, Medical				
SVA	Student Veterans of America, a veteran's organization				
SVAC	Senate Veterans Affairs Committee				
TAPS	Transition Assistance Program for Survivors, a nonprofit for Gold Star				
	Families				

TEAM Act	Senate Bill 4393, to improve the provision of health care for veterans who were exposed to toxic substances from burn pits				
TFA	American Legion's Temporary Financial Assistance program				
USAID	United States Agency for International Development				
USDA	United States Department of Agriculture				
USERRA	Uniformed Services Employment and Reemployment Rights Act				
VA&R	American Legion's Veterans Affairs and Rehabilitation Division				
VACO	Veterans Affairs Central Office				
VBA	V.A.'s Veterans Benefits Administration				
VE&E	Veterans Employment and Education Division				
VES	Veterans Education Success, a veteran's organization				
VSO	Veterans Service Organization				

# **RESOURCE PAGE**

#### ABOUT TANGO LIMA PODCAST

What happens when three veterans walk into a podcast studio? Vibrant camaraderie, playful joking and hot takes ensue. Join Mark Seavey, Ashley Gorbulja-Maldonado and Jeff Daly as they explore current events, interesting trends and quirky stories of interest to the military community.

The weekly podcast is produced by The American Legion.

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# **Awards Program**



The first American Legion Veterans Employment & Education Commission award was established in 1947 and honored employers across the country who had established outstanding records in the employment and retention of veterans, disabled veterans, and older workers.

- Learn how to apply for these Awards at: <u>https://www.legion.org/careers/awards</u>
- For more information contact:
   Edwin Cruz (202) 263-5771
   ecruz@legion.org

# Services That Really Help

Career fairs and workshops, guidance on education, homeless services, small business resources and more:



#### > CAREER/EMPLOYMENT CENTER:

- <u>http://legion.monster.com/?scmdl</u> <u>Cmscc=1</u>
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- > HOMELESS VETERANS FIND HELP:
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- VETERAN SMALL BUSINESS TOOLS:
  - https://content.govdelivery.com/ac counts/USSBA/bulletins/2eba258

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#### BUILT FOR ZERO MOVEMENT TARGETS HOMELESSNESS IN MAINE

"Maine's latest efforts to combat homelessness include a new partnership between MaineHousing and a national organization that is working to help improve data collection and coordination of homeless services in Maine"

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### FALLING SHORT ON GOVERNMENT'S PROMISES TO DISABLED VETS

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#### FEDERAL LAWMAKERS IN BOTH PARTIES SEEK TO REDRESS VETERAN HOMELESSNESS

"While homelessness among veterans improved dramatically between 2009 and 2019, thousands remain on the streets – a tragedy lawmakers in both parties are seeking to address in proposed legislation" <u>Continue reading the article</u>

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