# NATIONAL VETERANS EMPLOYMENT & EDUCATION COMMISSION

# **TOPIC 1: ECONOMY**

The coronavirus pandemic sent the U.S. economy plunging by a record-shattering 32.9% annual rate last quarter and is still inflicting damage across the country, squeezing already struggling businesses and forcing a wave of layoffs that shows no sign of abating.

The economy's collapse in the April-June quarter, stunning in its speed and depth, came as a resurgence of the viral outbreak has pushed businesses to close for the second time in many areas. government's estimate of the secondquarter fall in the gross domestic product has no comparison since records began in 1947. The previous worst quarterly contraction — at 10%, less than a third of what was reported Thursday — occurred in 1958 during the Eisenhower administration.



Soon after the government issued the bleak economic data, President Donald Trump diverted attention by suggesting a "delay" in the Nov. 3 presidential election, based on his unsubstantiated allegations that widespread mail-in voting will result in fraud. The dates of presidential elections are enshrined in federal law and would require an act of Congress to change.

So steep was the economic fall last quarter that most analysts expect a sharp rebound for the current July-September period. But with coronavirus cases rising in the majority of states\_and the Republican Senate proposing to scale back aid to the unemployed, the pain is likely to continue and potentially worsen in the months ahead.

The plunge in GDP "underscores the unprecedented hit to the economy from the pandemic," said Andrew Hunter, senior U.S. economist at Capital Economics. "We expect it will take years for that damage to be fully recovered." That is because the virus has taken square aim at the engine of the American economy — consumer spending, which accounts for about 70% of activity. That spending collapsed at a 34.6% annual rate last quarter as people holed up in their homes travel all but froze, and shutdown orders forced many restaurants, bars, entertainment venues, and other retail establishments to close.

The Dow Jones Industrial Average closed more than 200 points down — though earlier it had seemed set for a much bigger fall. Tentative hopes for a swift recovery have been diminished by a resurgence of viral cases in the South and the West that has forced many businesses to close again or reduce occupancy. Between June 21 and July 19, for example, the proportion of Texas bars that were closed shot from 25% to 73%. Likewise, 75% of California beauty shops were shuttered July 19, up from 40% just a week earlier, according to the data firm Womply.

The second surge does appear to be leveling off, but cases are still rising in close to 30 states. Many states have imposed restrictions on visitors from the states that have reported high levels of cases, hurting hotels, airlines and other industries that depend on travel. That has led to mammoth job losses. In a sign of how weakened the job market remains, more than 1.4 million laid-off Americans

applied for unemployment benefits last week. It was the 19th straight week that more than 1 million people have applied for jobless aid. Before the coronavirus erupted in March in the U.S., the number of Americans seeking unemployment checks had never exceeded 700,000 in any one week, even during the Great Recession.

An additional 830,000 people applied for unemployment benefits under a new program that extends eligibility for the first time to self-employed and gig workers. All told, the government says roughly 30 million people are receiving some form of jobless aid, though that figure might be inflated by double-counting by some states.



The pain could soon intensify further: A supplemental \$600 weekly federal unemployment benefits is expiring, and Congress is squabbling about extending the aid, which will probably be done at some reduced level of payment. "The risk of temporary job losses becoming permanent is high from repeated closures of businesses," said Rubella Farooqi, chief U.S. economist

at High-Frequency Economics. "That could result in an even slower pace of recovery."

Last quarter's economic drop followed a 5% fall in the January-March quarter, during which the economy officially entered a recession, ending an 11-year economic expansion, the longest on record in the United States. The Trump campaign said in a statement that the GDP report reflected a period "when much of the economy was essentially closed down to save millions of American lives."

The economic harm from the virus is extending well beyond the United States. On Thursday, Germany reported that its GDP tumbled 10.1% last quarter. It was the most significant such drop since records began in 1970. And Mexico's GDP sank 17.3% last quarter, also a record. Unlike the U.S. figures, those numbers are not annualized rates.

With little hope of a swift recovery in the U.S., the picture looks dim for many of the jobless. Since she was laid off by a tech industry nonprofit in mid-May, Miranda Meyerson has been trying to find another job and to sign up for unemployment benefits. "It's just incredibly frustrating and demoralizing," she said. Potential employers seem to be delaying hiring decisions. "Nobody gets back to you," said Meyerson, 38. "You feel like there's only so long you can submit (applications) into a void."

Meyerson and her partner had moved from New York to Oakland, California, in March. The move complicated her efforts, so far futile, to collect benefits from a swamped California unemployment benefits system. Many economists note that the economy can't fully recover until the pandemic is defeated — a point stressed Wednesday at a news conference by Federal Reserve Chair Jerome Powell. He warned that the viral epidemic has been endangering a modest economic recovery and that, as a result, the Fed plans to keep interest rates pinned near zero well into the future.

"A poorly managed health situation and depressed incomes means the economy risks a double-dip recession without urgent fiscal aid," said Gregory Daco, chief U.S. economist at Oxford Economics. Daco said the expiration of the \$600 in federal unemployment aid means that many households could suffer a loss of income in the range of 50% to 75%. That could further weaken spending, thereby fueling a downward economic spiral.

"The economy," Daco said, "is going to be running on very little fuel at a point when the recovery has really stalled."

[Reported by Ariel De Jesus]

HOUSEHOLD DATA

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

[Numbers in thousands]

	Total		Men		Women	
Employment status, veteran status, and period of service	<b>June</b> 2019	June 2020	June 2019	June 2020	June 2019	June 2020
Unemployed	298	776	250	675	48	101
<b>Unemployment rate</b>	3.2	8.6	3.0	8.5	<mark>4.6</mark>	9.6

The national unemployment rate is 11.1 percent (June 2020). Gulf War II veterans' unemployment rate is 10.3 percent. Currently, the unemployment rate for Gulf War II women veterans is 13.7 percent (Up from 10.1 percent in May).

In June 2020, the veteran unemployment rate is 8.6%, down from 9.1% last month and 11.3% two months ago. The comparable non-veteran unemployment rate was 13.3% in May and 11.1% in June

### **TOPIC 2: CONFERENCE CALLS**

On Monday, July 27, the National Veterans Employment & Education Division had a conversation with Geo Saba on Ro Khana's staff about oversight and role of outreach to veterans and business, particularly with APP/OJT. Also conversation with GA-SAA on NCD institution potentially abusing veterans and misusing GI Bill funds. Conversation with VES lawyer, Anelia Szymanski, on actions to be taken against approved NCD schools. Research on HR 4625

On Monday, July 27, the National Veterans Employment & Education Division attended an interactive webinar about bonding and the financial requirements for small businesses to secure the accurate pricing. Sureties and financial institutions discussed how they evaluate financial information and how that impacts bonding credit, rates, indemnity requirements as well as ways to satisfy the IRS requirements while retaining as much profit as possible for the company.

*On Tuesday, July 28,* the National Veterans Employment & Education Division researched on HEALS act and provisions that might benefit veterans and higher education. Investigated on independent study and COVID impact on higher education. Conversations with House and Senate staffers on 4625 and further enhancements to the 4625 to deal with RBS, oversight and 3696 impacted schools.

*On Tuesday, July 28*, the National Veterans Employment & Education Division participated in a virtual career fair with job zone. The staff was able to provide information to an estimated 72 veterans, spouses, and their family members.

On Wednesday, July 29, the National Veterans Employment & Education Division reviewed on 4625, will not be taken up by Senate till after August recess. Dialoged with schools on preventive measures to ensure no advertising infractions and compliance with GI Bill guidelines. Second (virtual) Convening of the Bush Institute's National Task Force on Higher Education. Joe Wescott lead the work group within the Task Force focused on policy. FU call with Project Coordinator on RBS to discuss data available from VA and pilot SAAs actions on a review.

*On Wednesday, July 29*, the National Veterans Employment & Education Division spoke with House Veterans Affairs Committee staff about H.R. 7111, the Veterans Economic Recovery Act of 2020. Initial reports are that this legislation will not be included in the next Coronavirus emergency package, likely dooming the bill to failure unless the Legion and other VSOs rally for the bill's passage.

On Thursday, July 30, the National Veterans Employment & Education Division attended Full HVAC Committee Markup Legislation. HR 7111 sent to the floor of the House along with Bills to insure Guard and Reserve Parity (HR 7445) as regards the GI Bill. Other bills on honoring all veterans (HR 3010). Amendments to 7111 will address training and TAP as well. Worked on information for Bush Task Force on shared drive and then conversation with NASAA leadership on legislative agenda to increase oversight. (Note that VA has failed to properly assign RBS to all states due to miscommunication. Attended VBA third quarter report on their accomplishments and on Colmery Reset. Made their goals in 6 of 8 areas).

*On Thursday, July 30*, the National Veterans Employment & Education Division spoke with Jamie Varraso, Vice President of Premier Virtual. The American Legion moving forward will begin to use this new platform and host career and resource fairs.

On Thursday, July 30, the National Veterans Employment & Education Division attended a webcast hosted by the Georgia Chamber of Commerce at their quarterly Resiliency & Recovery Roundtable featuring leaders from the Financial Industry. Vivian Greentree of Fiserv, Dewayne King with Fifth Third Bank and Joseph Shuford of Synovus Bank provided an update on COVID-19 within the financial services and banking business sector, highlight resources available for small business assistance and delivered key insights to Georgia's future economic state.

On Thursday, July 30, the National Veterans Employment & Education Division met with representatives from Capital Bank to discuss upcoming changes to the Paycheck Protection Program. With the target date of August 8th as the "must-pass" date for the second stimulus, the financial sector is revamping their intake and underwriting practices to adjust to the expected relief on small business and nonprofit organization documentation requirements as well as preparing for a second drawl on the loan program.

On Thursday, July 30, the National Veterans Employment & Education Division met with representatives from National Small Business Coalition to discuss the draft legislation US Made Act, which is riding through the larger second stimulus package moving through Congress. This bill has problematic sections which could potentially damage the US economy's resiliency and prolong the practices of outsourcing and needless breakdowns in the supply chain during national emergencies.

*On Friday, July 31*, the National Veterans Employment & Education Division spoke with Bob Gear, Director, Texas Veterans Commission. Texas would like to collaborate on future career fairs and resource webinars with a focus on Fort Hood, and Fort Bliss.

*On Friday, July 31*, the National Veterans Employment & Education Division met with Education Counsel, Lumina and NASAA in weekly meeting future benchmarks and pilot program. Also, had conversations with SVAC staffers on 4625, Protect the GI Bill Act, and conversation with Senate staffers on 90/10.

*On Friday, July 31*, the National Veterans Employment & Education Division spoke with the Government Accountability Office about oversight of the Post-9/11 GI Bill. Specifically, the discussion focused on effective sanctioning of schools that violate GI Bill rules on marketing and advertising.

### **TOPIC 3: TRACKING LEGISLATION**

**HR 6800, the Heroes Act:** Allows VA to provide transport and purchase food, shelter, phones, clothing, blankets and toiletry items for homeless veterans; Authorizes VA to set up temporary encampments on the grounds of VA Medical Centers to allow homeless veterans to shelter on VA parking lots temporarily; Allows VA to provide reimbursements to social service providers receiving grants for the costs of services for minor children.

(Tracked by Davy Leghorn)

Resolution No. 324: Support Funding for **Homeless Veterans** 

**H.R. 7445:** To amend title 38, United States Code, to expand eligibility for home loans from the Secretary of Veterans Affairs to certain members of the reserve components of the Armed Forces. **This bill was submitted for the July 23, 2020 testimony.** 

Resolution No. 329: Support Home Loan Guaranty Program

**HR 2224:** To direct the Secretary of Labor to prioritize services to homeless veterans with dependent children in carrying out homeless veterans' reintegration programs and for other purposes.

(Tracked by Ariel De Jesus/John Kamin)

Resolution No. 326: Support Funding for Additional Housing for Homeless Veterans with Families

**S. 2594:** To amend title 5, United States Code, to modify specific requirements concerning service and retirement for veterans' preference for federal hiring.

(Tracked by Ariel De Jesus)

Resolution No. 317: Enforcing Veterans' Preference Hiring Practices in Federal Civil Service

**HR 1196, Jobs for Veterans Act of 2019:** This bill allows an increased work opportunity tax credit for employers who hire veterans who have been certified as discharged or released from active duty in the Armed Forces after September 11, 2001, and who begin working for the employer after

December 31, 2019, and before January 1, 2024. This increased credit is in addition to any work opportunity tax credit allowed to a veteran with a service-connected disability.

(Tracked by Ariel De Jesus/John Kamin)

Resolution No. 354; Work Opportunity Tax Credit Program

HR 7010, Paycheck Protection Program Flexibility Act of 2020: This bill significantly changes the terms of the PPP loans to be more advantageous to small businesses. Including more flexibility in applying the loan to other expenses besides payroll and benefits and extending the time frame for expending the loan.

(Tracked by Davy Leghorn)

**HR 4625:** To require education programs to be approved by the VA to abide by the Principles of Excellence to include a ban on deceptive or misleading recruiting, clear information about total costs and program requirements, accommodation for deployments, ensuring a point of contact for veterans, and not being under a punitive action by an accreditor.

(Tracked by John Kamin)

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

**HR 6957:** To direct the Secretaries of Defense and Veterans Affairs to treat a period of full-time National Guard duty, performed in response to the national emergency declared on March 13, 2020, by the President concerning COVID-19, as not shorter than 90 days.

(Tracked by John Kamin)

Currently Studying for appropriate resolution.

HR 4941 Veteran Employment Transition Act" or the "VET Act" was sponsored by Representative Andy Kim. The last action on the bill was in the House on 12/02/2019; it was referred to the Subcommittee on Economic Opportunity. The bill's goal is to improve the Transition Assistance Program. The bill would allow certain veterans' service organizations to contact veterans regarding benefits and to better inform veterans of employment opportunities. The Service groups would inform veterans of the benefits and employment opportunities with the Federal, State, and local governments. The groups inform veterans of events for in the area.

(Tracked by Raymond Lorminey/Ariel De Jesus)

Resolution No. 70: Improve Transition Assistance Program

**H.R.7003** is a bill sponsored by Rep. Takano, Mark D-CA-41 and was introduced 05/22/2020. The bill would authorize a pilot program in the Department of Defense to enhance efforts to provide job placement assistance and related employment services directly to members of the National Guard, Reserves, and veterans of the Armed Forces. The last action on the bill was 05/22/2020 and referred to the Committee on Armed Services.

(Tracked by Raymond Lorminey/Ariel De Jesus)

Resolution No. 81: Transition Assistance Program Employment Workshops for National Guard and Reserve Members

**Coronavirus Emergency Borrower Defense (E-BD) Act:** to require the Department of Education to grant full student loan discharges to three specific emergency categories of defrauded borrowers—specifically borrowers covered by:

- (1) Department of Education findings against Corinthian.
- (2) Department of Education findings against ITT Tech; and
- (3) State attorneys general group discharge applications made before the date of

enactment.

(Tracked by John Kamin)

Resolution No. 82: Preserve Veteran and Servicemember Rights to Gainful Employment and Borrower Defense Protections

**HR 7111: Veterans Economic Recovery Act of 2020:** Require the Secretary of VA to carry out a rapid retraining program that provides eligible veterans up to 12 months of retraining assistance for in-demand occupations. These 12 months of benefits would be equivalent to payments made to students and schools through the Post 9/11 GI Bill.

(Tracked by John Kamin)

This bill was submitted for the July 23, 2020 testimony.

Resolution No. 316: Support Employment of Veterans in the Public and Private Workforce

**Homeless Veteran Coronavirus Response Act:** The bill allows VA to use existing funds for a broader range of services; authorizes the Department to collaborate with outside organizations to facilitate shelters on its properties; loosens restrictions on Grant and Per Diem (GPD) payments, and requires VA to ensure veterans participating in VA homeless programs have access to VA telehealth services.

(Tracked by Teresa Lewis)

Resolution No. 326: Support Funding for Additional Housing for Homeless Veterans with Families

**H.R. 4920, Department of Veterans Affairs Contracting Preference Consistency Act of 2020:** is a bill that would allow AbilityOne companies to keep their preferential treatment at the Department of Veteran Affair after 2016 with some compromises. The Senate initially sent it back to the House after it was passed for changes. Those changes have been reconciled and the bill cleared its last hurdle before it is sent to the White House.

**Draft Bill**: Home loan benefits for national guard To amend title 38, United States Code, to expand eligibility for home loans from the Secretary of Veterans Affairs to certain members of the reserve components of the Armed Forces.

(Tracked by John Kamin)

We submitted written testimony for the July 23, 2020 hearing.

Resolution No. 329: Support Home Loan Guaranty Program

**Draft Bill:** JSF - To amend title 38, United States Code, to clarify the scope of procedural rights of members of the uniformed services concerning their employment and reemployment rights, and for other purposes.

(Tracked by Davy Leghorn)

We submitted written testimony for the July 23, 2020 hearing.

**Draft Bill:** USERRA Protections for State Active Duty - To amend title 38, United States Code, to extend certain employment and reemployment rights to members of the National Guard who perform State active duty. Submitted written testimony to the Legislative Division.

(Tracked by Ariel De Jesus)

We submitted written testimony for the July 23, 2020 hearing.

Resolution No. 315: Support Employment and Reemployment Rights of National Guard and Reservists Returning from Deployment

# **TOPIC 4: EMPLOYMENT**

What unemployment benefits exist for veterans? The need for such help is high even in the best of times, but in a local or national emergency situation, knowing how to find and access such help is crucial.

In March of 2020, coronavirus pandemic containment measures required cities and states to take drastic measures to contain the spread of COVID-19. Those measures included the temporary shuttering of many non-essential businesses, employee furloughs, layoffs, and other loss of income.

Because of that, veterans all across America join the over six million workers who applied for unemployment compensation in one week alone (in the USA) because of the economic impact of the pandemic.

Unemployment figures in reports issued by CNN and other major news outlets include mention that unemployment claims from early March 2020 rose 3000%, an unprecedented level of out-of-work people in need of help.

# Two Basic Types Of Unemployment Benefits For Veterans



Comparing Ex-Servicemember and Civilian Use of Unemployment Insurance

There are two basic situations where a veteran may need to seek unemployment. One is the usual situation where a worker is laid off, fired, etc. and has to file with the state unemployment office to draw compensation based on the employee's salary, length of the unemployment contributions made, etc.

The other situation is when a veteran leaves military

service and may encounter difficulty or delays in finding a new job. This circumstance may be covered by something known as UCX, or Unemployment Compensation for Ex-servicemembers.

Unemployment Programs And Benefits Specifically For Veterans

UCX, the Unemployment Compensation for Ex-Servicemembers program, is offered by the federal government to those who are transitioning from a career in the military to civilian life. This federal program is administered by state governments. You must meet the basic eligibility rules for UCX and qualify for your state's other unemployment requirements.

# The applicant must:

- Apply in the state where she resides
- Not be on terminal leave
- Have served the full initial term of duty or have served 180 days or more if Guard/Reserve
- Be an active job seeker
- Have an Honorable discharge

Eligible applicants must otherwise meet the state's unemployment guidelines; the continuing eligibility requirements are identical to "regular" unemployment claim procedures.

How much are you entitled to under this program? That depends on a number of factors including how long you served during the qualifying period, any amount of lost time that may be applicable, and other variables.

### **How UCX Works**

Under UCX, the money you earned in the military is calculated as though it was earned in the civilian job market (to include all pay and allowances) and is based on your final pay grade before retirement or separation. The amount you are entitled to is based on a calculation made by the state following U.S. Department of Labor rules.

UCX Payments Can Be Reduced If You Earn Income

The amount of money you receive under UCX may be reduced if you also receive any of the following:

- Wages
- Training allowances
- Severance
- Social Security payments
- Workers compensation

State unemployment guidelines may also apply. There also may be other veteran-specific unemployment resources available at the state or local level; be sure to look up your state and city government official site, and use that site's search tool to find "veteran unemployment" or "military unemployment" information.

Students should not, as a rule, expect full UCX benefits if they are drawing GI Bill housing allowances and in general you may find your state does not allow students to draw unemployment. Look up the rules of your state as all governments have different requirements.

# **Unemployment Resources For Disabled Veterans**

State and federal programs alike have special options for disabled veterans in the form of hiring preference such as the Civil Service "points system" (an option that is often mirrored at the state hiring level), but also in programs like the Department of Veterans Affairs Vocational Rehabilitation Education (VR&E) program. which offers job training and related services for veterans with qualifying service-connected disabilities.



We mention VR&E here because housing stipends may be available for certain kinds of training associated with the program; it's not a direct unemployment compensation option but does offset the costs of housing while learning a new job skill. If you are currently unemployed and thinking about a change of career or learning new skills, VR&E can help ease the transition for those who qualify.

# **An Important Caveat For Disabled Veterans**

Depending on what kind of unemployment assistance you get, you may be restricted in applying for similar financial help related specifically to unemployment. For example, those who are currently drawing benefits from the Survivors and Dependents Educational Assistance Program or the VR&E program cannot also draw compensation from UCX (see above).

# **Typical Unemployment Insurance**

When things are normal, a veteran who was fired, laid off, or made redundant may (depending on the nature of the employment and whether it meets state unemployment standards) apply for state-level unemployment benefits.

Each state has an official site where you can find information about claiming your out-of-work benefits. A good example is the State of California's Employment Development Department, which has instructions, forms, and an online benefit calculator for veterans and non-vets alike.

What is typically needed when applying for state-level unemployment? Individual state requirements may vary, but the State of California's requirements include:

- Last employer contact information
- Last date worked
- Reason(s) you are no longer working
- Gross earnings in the last week you worked
- Information on all employers you worked for during the past 18 months

- Notice to Federal Employees About Unemployment Insurance, Standard Form 8 (former federal employees only)
- DD 214 Member 4 copy (ex-military only)
- Citizenship status
- For non-citizens, information from your employment authorization document

It is crucial that potential applicants do not second-guess what benefits may or may not be open to them; apply for any benefits that may be open to you. In some cases workers who have had reduced hours but not a total layoff may be eligible to apply; ditto for those who had to take time away from work to care for a loved one affected by the coronavirus.

Such provisions were modifications to existing guidelines; if you explored your unemployment options prior to March 1, 2020 you may be surprised at the changes that have been added in the wake of COVID-19. Re-examine your options if you haven't already.

Unemployment Benefits For Veterans And Non-Veterans Related To COVID-19

The federal government's response to the coronavirus outbreak in 2020 included economic relief measures across a wide range of industries. But one of the most important forms of relief for the average citizen (veterans and civilians alike) came in the form of unemployment relief.

What kind of relief? The federal government pledged up to \$600 a week above and beyond each state's maximum payout, plus an extra 13 weeks of benefits. There are also provisions made for those who traditionally have had a harder time getting unemployment benefits; gig workers, freelancers, contractors, sole proprietors, etc.

Federal guidelines were also modified to make rules for unemployment more flexible at the state level to pay benefits that include but may not be limited to the following scenarios:

- The employer "temporarily ceases operations" due to COVID-19
- An individual is quarantined with the expectation of returning to work after the quarantine is over
- An individual leaves employment due to a risk of exposure or infection or to care for a family member
- Federal law does not require an employee to quit to qualify for unemployment benefits, "due to the impact of COVID-19"

To claim these benefits, you must start an unemployment claim with your state government. Remember that each state has its own guidelines, but in general unemployment programs are regulated by the federal government—all states must meet the national regulations as well as their own internal policies.

Read more: https://militarybenefits.info/veterans-unemployment-benefits/#ixzz6TnNUUfSV

## The American Legion Resolution:

Resolution No. 70: Improve Transition Assistance Program

[Reported by Ariel De Jesus]

# **TOPIC 5: VETERAN HOUSING AND HOMELESSNESS**



The coronavirus pandemic has dramatically increased the housing needs for veterans, and more emergency beds could be coming to Charleston with the help of the community.

"Veterans, they protect us ... this is just a way to give back," said Leslie Jackson, owner of Senior Housing and Resource Management.

The Ralph H. Johnson VA Medical Center's homeless

program was seeing a decline in the number of homeless veterans reaching out to them earlier in the year, at the beginning of the coronavirus pandemic. It was because of a pause on evictions, said Meg Boyle, a coordinator with the homeless program.

Now that the pause has lifted, the program has suddenly seen an abundance of veterans in need of emergency housing.

"We started getting flooded," Boyle said.

Jackson and her team have recently been awarded a contract to house homeless veterans in the Charleston area when Boyle said they really needed additional options. The five-year contract is for 15 beds that will be a part of the VA's homeless program.

The VA provides funding to pay for those beds every night. The payment covers the bed, transportation, three meals a day and case services. The goal is to start bringing in veterans on Sept. 1. The shelter will be located in a house near the Post Office on James Island.

Jackson is hoping to raise \$100,000 with the help of the community so everything can be finalized with loans and renovations. There is a clear need for more housing, she said. They're hoping to help over 300 veterans in the next five years.

"I'm just trying to push some good into the world," she said. A mobile community Advocates have found that veterans tend to have higher chances of experiencing homelessness than civilians. Many veterans put in their service to the country and are often forgotten. "They will isolate themselves more," Boyle said.

They may not reach out to available resources. The same is seen with mental health and suicide rates.

Every year, the U.S. Department of Housing Urban and Development conducts a point-intime count of veterans experiencing homelessness. The department looks at a specific date and time and records the number unsheltered and sheltered veterans in an area.



South Carolina recorded 462 homeless veterans in 2019. Boyle said around 100 were in the Charleston area during that point-in-time count.

Though that may not seem like a lot, she said, the homeless veterans in the area are always moving in and out of one location. She recently worked with a veteran who had been to 20 VA hospitals across the country. So 100 veterans on a single day one year and 100 the next doesn't mean it's the exact same people experiencing homelessness. There may be more.

"They're constantly coming and going," she said.

Having beds that are specifically designated for veterans, gives them more options when looking for last- minute housing. In Charleston, the VA has community partners such as One80 Place that they can network with for potential beds.

They have a national grant program that providers can apply for to offer long-term support for homeless veterans. There is also an emergency contract transitional housing program. Not all veterans necessarily need long-term assistance. They may need more immediate and short-term help. That's where the contract with Jackson's program comes in.

For a long time, the VA hasn't had last-minute emergency housing specifically designated for veterans in Charleston. There were options in Myrtle Beach, and veterans could decide if they wanted to be transported there if a bed was available. But that resource is routinely full.

The goal is to add more resources to the VA network. Tonya Lobbestael, a spokeswoman for the Ralph H. Johnson hospital, said the VA's Community Resource and Referral Center in North Charleston was created to connect veterans to resources and their partners.

It's the first stop for veterans to get immediate service. Jackson's program will be added to the list of partners such as One80 Place and Patriot Villas.

"Those partners are key to us being able to help our veterans," Lobbestael said. Starting the nonprofit

Jackson has known there was a huge need for more housing in the Charleston area. She has been the owner of Assisted Living Locators in Charleston for around four years where she helps senior citizens find places to live. She has also worked making prosthetic limbs for people, including veterans, who have had an arm or a leg amputated.

It was through these positions that she got inspired to create the nonprofit Senior Housing Resource Management. She said she would receive countless phone calls about housing struggles. The contract with the VA hospital is her first project with the nonprofit and her first time attempting to help directly with homelessness. "You either lean into the problem or you completely go in the other direction," she said. "I can't ignore it."

Jackson hopes to have a program that helps veterans with employment and permanent housing. She has networked with local wellness practitioners to help with things like chiropractic care and general health. The plan is to have the shelter feel like a home and be a part of the neighborhood. "We just want a holistic and therapeutic atmosphere," she said.

The goal now is fundraising. Will Matheson is a board member on Jackson's nonprofit. He decided to join to help add his expertise in fundraising. He works in raising money for investments.

He said the VA contract is unique because they are trying to raise a large sum of money before the program even starts. Typically charity programs ask for \$100,000 after they've started running.

"The hardest part is on the front end," he said. "If we don't raise the money, it doesn't happen."

Other options include working with a bank and other partners to get the funds. So it's possible to open the program without reaching the fundraising goal, it would just mean increased debt and resource strain. "Donations are better than debt," he said.

[Reported by Ariel De Jesus]

## **TOPIC 5a: VETERAN HOUSING AND HOMELESSNESS**

## **HOUSING**

On July 28, 2020 in advance of Floor consideration this week, the House Appropriations Committee released a division-by-division summary of the second minibus of fiscal year 2021 appropriations bills. The House is expected to consider the legislation, <u>H.R. 7617</u>, beginning this week, that includes funding for the Department of Housing and Urban Development (HUD). The bill includes \$60 million for housing for homeless veterans, an increase of \$20 million above the FY 2020 enacted level. This includes \$20 million for the HUD/VA Supportive Housing for Homeless Veterans, which the President's budget request proposed eliminating, and \$40 million in new Incremental Vouchers to Address Homelessness for veterans.

[Reported by Teresa Lewis]

# **TOPIC 6: CAREER FAIRS**

ALL IN-PERSON CAREER FAIRS SCHEDULED THROUGH JULY HAVE BEEN CANCELLED, SUSPENDED, OR POSTPONED.

The American Legion is working on future virtual workshops and career fairs.

Newly discharged veterans claiming benefits totaled 13,707, a decrease of 345 from the prior week.

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

[Reported by Ariel De Jesus]

### **TOPIC 7: SMALL BUSINESS**

The American Legion has been tracking two proposals for a second stimulus package. This week the Senate Republicans released their plans in the HEALS Act a couple months after the House Democrats unveiled the HEROES Act. Α new stimulus package should offer Americans some financial respite from the ongoing recession and coronavirus pandemic. It's expected to include a second stimulus payment of up to \$1,200 per person (just like the earlier CARES



GOP HEALS Act: What's inside the next stimulus proposal

Act granted in March) as well as benefits like a renewal of enhanced unemployment and a paycheck protection program to help keep people working. Though this all sounds like it could be fairly straightforward, that's where the clarity stops and confusion begins.

Negotiations are underway on the front-runner stimulus package proposal, the GOP's HEALS Act, but Democrats are hotly contesting its reduction to unemployment aid and other measures. You first have to understand the CARES Act, which the HEALS Act is based upon, to know what the HEALS Act offers, what it doesn't include, and who may be eligible for a second stimulus check.

Understanding the Heroes Act is also important. That's the proposal the Democratic-led House of Representatives presented in May that the Senate has declined to take up. The Heroes Act proposes triple the amount of money that the HEALS Act does and calls for far broader provisions, including direct payments to more people and more money for unemployment benefits.

# HEROES Act v. HEALS Act

	Heroes Act (Democrat)	HEALS Act (Republican)
Total cost of stimulus package	\$3 trillion	\$1 trillion
Stimulus check maximum payment amount	Same as CARES.	Same as CARES.

How much stimulus money you get for dependents	\$1,200 for dependents, maximum of three.	\$500 for dependents, no age limit.
Enhanced unemployment benefit	Same as CARES.	Initially \$200 per week. Then up to \$500 per week to match 70% of lost wages when added to state benefits.
How long enhanced unemployment lasts	January 2021 for most workers, through March 2021 for gig workers, independent contractors, part-time workers and self- employed.	\$200 per week bonus through September. Then 70% matching of lost wages. Extends expiration of federal benefits until Dec. 31.
Paycheck Protection Program	Expands eligibility, eliminates 75% payroll requirement and extends application period to Dec. 31.	Injects another \$190 billion into the PPP fund, expands eligibility and allows businesses to request a second loan. Eliminates 75% payroll requirement and expands approved uses of funds for loan forgiveness.
Employee tax credit	Increases tax credit to 80% of up to \$15,000 in wages.	Increases tax credit to 65% of up to \$30,000.
Bonus for employees who start new jobs or are rehired	Does not address.	There could be a return-to-work bonus of up to \$450 per week for unemployed workers who secure a new job or are rehired.
Eviction protections and moratorium	Expands to cover nearly all rental properties in the US, extends eviction moratorium an additional 12 months, allocates \$200 billion for housing programs and another \$100 billion for rental assistance.	Does not address.
Liability protection from coronavirus illness	Does not address.	5 year liability shield to prevent schools, businesses, hospitals, from being sued over coronavirus-related issues.

Coronavirus testing	Does not address.	\$16 billion.

[Reported by Davy Leghorn]

## **TOPIC 7a: SMALL BUSINESS**

## SMALL BUSINESS & ENTREPRENEURSHIP

The National Veterans Employment and Education Division participated in the Chamber of Commerce's small business meeting on "Building Team Diversity." It was suggested that if you do not see the type of workforce you want to diversify your company, companies should create the pipeline they want.

The Chamber, and its speakers, also provided additional suggestions for small businesses:

- A. Maximize the use of social media in an honest and truthful way.
- B. To encourage team building, be creative; discuss an array of subjects, allow different staffers to lead the discussions, use Zoom and FaceTime.
- C. Establish diversity and inclusion goals throughout your company.
- D. Small businesses are quick and able to nimble. They should use other small businesses to create a Diversity and Inclusion Committee

The Chamber provides on its website "5 Tips for Finding the Right Investor — Even During the Pandemic."https://www.uschamber.com/co/run/business-financing/how-to-find-the-right-investor

- A. Compile a list of potential investors
- B. Research each investor to find out what they're looking for
- C. Send a polite, professional message to gauge their interest
- D. Prepare the right questions for your pitch meeting
- E. Be ready to keep pitching until you find the right investor(s)

The National Veterans Employment and Education Division participated in the "Access to Financing in the DC Food System" Working Group. Accordingly, food systems include, restaurants, retail, producers, processors and distributors. All are along a spectrum of needs. The Good Food Fund looks at bringing in technical assistance and lending that fits those needs.



Capital Impact Partners announced today that it

launched its DMV Good Food Fund (DMV GFF) Innovative Response Fund, providing \$100,000 in awards to key partners in order to sustain and stabilize mission-aligned good food enterprises in

the Washington Metropolitan Area. Given with the generous support of the William R. Kenan, Jr. Charitable Trust, the awards will allow local good food enterprises to reposition and pivot in response to the COVID-19 pandemic and its impacts on the regional food economy.

For assistance, small businesses in the food industry should contact the recipients of the Innovative Response Fund are: the Latino Economic Development Center, Washington Area Community Investment Fund, Crossroads Community Food Network, Dreaming Out Loud, and EatsPlace.

[Reported by Teresa Lewis]

### **TOPIC 8: EDUCATION**

Student veterans hoping for resolution in a court case that could open an extra year of GI Bill education benefits to hundreds of thousands of individuals won't get any resolution before the start of the fall semester.

But may see some legal progress in time for the spring.

G.I. Bill education benefits				
	Old G.I. Bill (Montgomery G.I. Bill)	New G.I. Bill (Post 9/11 G.I. Bill)		
Tuition	Provides a monthly stipend of about \$1,300 for tuition, books, and housing.	Pays full tuition, provides a monthly housing stipend, and funds books and supplies.		
Training	Funds on-the-job training, apprenticeships and licensure exams.	Does not pay for on the job training, apprenticeship and licensure exams.		
Cost	Requires soldiers pay \$1,200 during their first year of service.	Free to any veteran who's served at least three years active duty since Sept. 11, 2001.		

Source: U.S. Department of Veterans Affairs

The case — Rudisill v.

Wilkie, pending before the U.S. Court of Appeals for the Federal Circuit — has gained the attention of numerous education and veterans advocacy groups in recent months due to its potential impact on veterans education benefits.

Last year, a lower appeals court ruled that the Department of Veterans Affairs' practice of requiring veterans to give up their Montgomery GI Bill eligibility to receive Post-9/11 GI Bill payouts was improper.

That means that veterans who use up their 36 months of Post-9/11 GI Bill education benefits should still have access to 12 months of Montgomery GI Bill benefits if they paid into the program while they were serving. Under existing federal statute, any government higher education payouts are capped at 48 months.

Department of Veterans Affairs officials appealed that ruling earlier this year, and are scheduled to file additional motions early next week. After that, court officials are expected to schedule oral arguments in late August or September.

That pushes any resolution of the case later into the fall, well after classes for the upcoming semester have already begun.

Attorneys for the plaintiff had pushed for a quicker timeline, but with no success. Hunton Andrews Kurth Associate Tim McHugh, an Army veteran and co-counsel on the case, said he is optimistic a final decision by the federal circuit court could come before the end of the year.



In recent weeks, a pair of veterans advocates — National Veterans Legal Services Program and Veterans Education Success — filed briefs of support in the case, arguing the more generous interpretation of GI Bill payouts should be upheld based on past congressional intent and court precedents.

"The court should turn to the pro-veteran canon and adopt the interpretation that furthers Congress's purpose of providing more generous education benefits to veterans," they wrote.

David DePippo, senior counsel for Dominion Energy Services and co-counsel on the case, called their support "a big deal" in furthering the argument.

"These are two groups that are big players in this area," he said. "They really have moved the ball in terms of veterans benefits in the past. So to have them take a look at this and sign on is significant."



VA's opposition stems from an argument that the use of both benefits programs amounts to "double-dipping" for veterans, and the potential extra costs of tens of billions of dollars in new education payouts in coming years.

Under current rules, the Post-9/11 GI Bill provides 36 months of tuition assistance and living stipends to veterans (or their family members) who served at least three years on active-duty after Sept. 10, 2001. The total value of those payouts can top \$20,000 a year, depending on where individuals attend school.

That benefit was finalized in 2010 and largely replaced the Montgomery GI Bill, which requires servicemembers to pay \$1,200 in their first year after enlisting to be eligible for payouts after separation from the service. Individuals who used that education program last semester received payouts of about \$2,000 a month.

The federal circuit court's decision can be appealed to the Supreme Court, a process that could take several more years to complete.

In the meantime, VA officials have declined to recognize the lower court ruling and start awarding the extra GI Bill benefits to eligible veterans. McHugh said his legal team believes that represents a serious violation of federal rules, but enforcement of the issue would likely require a secondary lawsuit to force the issue.

The American Legion currently does not have position on the issue, and is weighing analysis of the administrative bottlenecking of a successful appeal against potential legislative remedies.

[Reported by John Kamin]

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