

NATIONAL VETERANS EMPLOYMENT & EDUCATION COMMISSION

TOPIC 1: ECONOMY

Amid all the uncertainty brought on by COVID-19 over the past six months, one thing is assured: the pandemic has re-ordered real estate markets across the board on an unprecedented scale.

Some of this may be irreversible. Real estate's re-sorting this time isn't just based on markets crashing (the Great Recession), political turmoil (the 1979 oil embargo), or financial speculation (the first and second dot.com busts)—after which there's general confidence that overall consumer demand and buyer preferences will sooner or later snap back to normal.



Thanks to the COVID-19 pandemic, more deep-seated, tectonic-sized questions beyond markets and interest rates are being asked this time around that no one has the answers to yet—like will people feel safer living in the south and southwest where they can spend all year social distancing outside? What if companies let workers work remotely for the rest of their lives? Why go back to retail shopping when I'm already ordering everything online? What's the point of living "downtown" if half of the restaurants, bars, and museums never open back up?

How these questions get answered will fundamentally re-order how Americans live in the "new" pandemic every day, and as a result, will play a large X-factor in which cities and states will experience growth, demand, and price appreciation over the next 3-5 years, and which ones will stagnate and lose out. More broadly, for large metropolises like Washington, DC, New York City, and Philadelphia, the answers risk slowing or even reversing a wave of gentrification and wildly profitable downtown revitalization that's been accelerating since before the Great Recession.

Against this backdrop, real estate's new standard is also creating huge swathes of opportunity. Dozens of cities and counties that were once considered too small, too southern, too hot, too flat, or lacking in amenities, culture, or sophistication are now finding themselves being swooned to the top of the real estate desirability lists as Americans seek warmer, healthier, less dense, better educated, and more mobile places to live that offer closer access to the outdoors, better hospitals, smaller schools, and more open space with no clear end to the pandemic insight.

To get a better view of what's happening to real estate in America right now, I decided that it was time to do a deep dive into the actual data from the experts—including CoStar, Zillow, and Realtor—on how COVID-19's great migration is actually shaking out and where the money and bodies are moving.

No matter who I spoke with, a few words kept resurfacing as we lurch into the post-pandemic future: warmer, safer, smaller, stabler, lower taxes, less regulation, and fewer lockdowns.

Regardless of where people come from or where they're going, these things aren't new on the list of what most Americans generally expect from the places they live, especially as they get older. (Northeasterners have been moving south and west for generations). The more interesting pandemic sub-text is the acceleration factor—and how the places where Americans are moving in the midst of COVID-19 may finally be expressing a more fundamental preference for how they really want to live instead of where they have to stay because of their job location or where their kids go to school. It also says a lot about where many American's heads are right now, and more importantly, the specific criteria with which they're considering making one of the most important next decisions of their lives in an era of unprecedented uncertainty.

The repercussions of America's great COVID migration has the potential to re-shuffle the essential demographic and economic balance of America for the next generation. Realtors, investors, and politicians should be paying attention.

As we can see that more and more homeowners are electing to purchase homes in more rural areas. Therefore, The American Legion will continue to advocate and push for improving laws currently in place to assist veterans in home buying

Resolution No. 329: Support Home Loan Guaranty Program

[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] | | | | | | |
| Employment status, veteran status, and period of service | Total | | Men | | Women | |
| | Sep 2019 | Sep 2020 | Sep 2019 | Sep 2020 | Sep 2019 | Sep 2020 |
| Unemployed | 282 | 568 | 238 | 496 | 45 | 72 |
| Unemployment rate | 3.1 | 6.4 | 2.9 | 6.4 | 4.0 | 6.5 |

The national unemployment rate is 7.9 percent (Sept 2020). Gulf War II veterans' unemployment rate is 7.5 percent.ⁱ Currently, the unemployment rate for Gulf War II women veterans is 5.7 percent (Down from 6.9 percent in September).

In September 2020, the veteran unemployment rate is 6.4%, down from 6.6% last month and 7.9% two months ago. The comparable non-veteran unemployment rate was 7.9% in September and 8.4% in August

TOPIC 2: CONFERENCE CALLS

On Monday, October 12, the National Veterans Employment and Education Division had conversations with NAVPA president Del Signore, SVA, and VES about recent changes in school requirements involving 85/15. A decision was made to engage further with Hill higher education associations such as ACE and NAICU.

On Tuesday, October 13, the National Veterans Employment and Education Division participated in a Department of Veterans Affairs “Talk About” issues surrounding the agency. The focus was on veteran employment within the VA. VA currently has an estimated 30,000 vacancies; however, these vacancies low-level positions.

On Tuesday, October 13, the National Veterans Employment and Education Division emailed to VA Education Service on oversight issues and the need to partner with SAAs to perform this oversight in 2021. A conversation on a path forward with outreach on 90/10 and discussion of new 85/15 challenges was held with The American Legion.

On Tuesday, October 13, the National Veterans Employment and Education Division brief Four Corners Call with the Hill. Nothing new planned till after the Election. Work continues on Protect the GI Bill Act in the Senate.

On Tuesday, October 13, the National Veterans Employment and Education Division had a conversation on the new RBS model and preparations for beginning the project later this month. A conversation about site visits, data requirements, and management of the six pilots SAAs/States.

On Tuesday, October 13, the National Veterans Employment and Education Division discussed with Lauren Runco of grant requirements and the oversight grant's future with NASAA. Also, changes in Lumina Focus so that they are no longer tightly focused on military and veterans education.

On Wednesday, October 14, the National Veterans Employment and Education Division spoke with Hakeem Basharuud-Deen, Director, Veterans Employment Services, Office of Personnel Management. We discussed the recent GAO Report (GAO 20-592) regarding veteran retention within all federal agencies. Agrees that the lack of a quarterly meeting with VSOs may have had a small impact. Mr. Deen states that quarterly meetings will positively impact federal agencies with retaining veteran employment.

On Wednesday, October 14, the National Veterans Employment and Education Division discussed with GWB National Education Task Force members on Goals and Objectives and what the Task Force's final product would look like in the policy area.

On Wednesday, October 14, the National Veterans Employment and Education Division had a conversation of senior leadership at Wake Forest on Veterans and future programs' services to enhance student veteran success (Decorated Deacs).

On Wednesday, October 14, the National Veterans Employment and Education Division attended an in-person meeting with the RBS project manager to discuss data challenges, problems with VA communication and issues surrounding rolling out the project in the COVID impacted the environment.

On Wednesday, October 14, the National Veterans Employment and Education Division talked with HVAC on education bills and potential issues faced by uncertain futures political and pandemic related.

On Wednesday, October 14, the National Veterans Employment and Education Division met with staff from the US Small Business Administration's Office of Veterans Business Development to discuss updated changes and metrics to the Administration of the Entrepreneurship TAP class in light of all the courses moving to an online setting because of COVID-19.

On Wednesday, October 14, the National Veterans Employment and Education Division held its monthly check-in meeting with the Arnold Foundation. Plans were discussed for a virtual storm the hill visits to discuss the 90/10 rule with the Congressional Black Caucus and Congressional Hispanic Caucus members.

On Thursday, October 15, the National Veterans Employment and Education Division worked on GWB Education Task Force Policy Work Group initiatives and end product. Also, conversations with NASAA leadership and other VSOs on the still-developing 85/15 controversy.

On Thursday, October 15, the National Veterans Employment and Education Division worked on a one-pager for higher education leadership and other VSOs. I also worked with RBS Project Manager to develop a plan for project roll out and prep for VA failure to provide needed data.

On Thursday, October 15, the National Veterans Employment and Education Division met with House Veterans Affairs Subcommittee on Oversight and Investigations regarding the VA-SBA Act. The American Legion supports this legislation and will work towards its passage in FY21 National Defense Authorization Act.

On Thursday, October 15, the National Veterans Employment and Education Division participated in a conference call with VA Education Services to discuss updates to the GI Bill. The American Legion is concerned with new guidance the VA has given related to its 85/15 rule requiring that no more than 85% of students attending a program receive veterans benefits. Most schools are not close to this rating, but VA intends to demand records affirming this more stringently.

On Thursday, October 15, the National Veterans Employment and Education Division conducted a conference call with the Lumina Foundation and Marketing Division to discuss progress on the Credentialing Advancement report. The first draft has been completed by SOLID Design and will now undergo an iterative expansion with VE&E staff to build content.

On Friday, October 16, the National Veterans Employment and Education Division had conversations with SVAC and HVAC staff on VA recommendations on Protect the GIL Bill, HR 4625. Also, I worked on the Policy Panel for NAVPA National (Virtual) Conference.

On Friday, October 16, the National Veterans Employment and Education Division attended a follow-up meeting with NAVPA and SVA leadership on new VA requirements for 85/15 reporting and path forward, safeguarding veterans' access to quality programs while ensuring schools are complying with regulatory enrollment requirements.

TOPIC 3: TRACKING LEGISLATION

Building Credit Access for Veterans Act: A bill to require the Secretary of Veterans Affairs to carry out a pilot program to establish an automated process for obtaining alternative credit rating information and other purposes.

(Tracked by Ariel)

Status: **Draft Bill / Letter of Support submitted on October 13**

GI Bill Repair Act of 2020: To extend to black veterans of World War II, their surviving spouses, and direct descendants eligibility for specific housing and educational assistance programs administered by the Secretary of Veterans Affairs

(Tracked by John Kamin)

[Resolution No.: None on file](#)

Status: **Currently on hold, has not been introduced**

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](#)

HR 8426: Protecting Apprenticeship Training for Veterans Act: Currently, veterans must meet a minimum number of apprenticeship hours to receive their Housing Allowance. Due to pandemic work shortages, veterans in those programs now face a reduction or suspension in their stipend. This would allow veteran apprentices who were laid off to roll over excess hours from a previous month to meet the hourly requirement.

(Tracked by John Kamin)

[Resolution: Resolution No. 25: Support and Expand Apprenticeship Opportunities for Servicemembers](#)

Status: **Letter of Support drafted**

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](#)

HR 7445: To expand eligibility for home loans from the Secretary of Veterans Affairs to certain members of the reserve components of the Armed Forces.

[Resolution No. 329: Support Home Loan Guaranty Program](#)

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

HR 1615: The American Legion supports legislation that would streamline and improve the verification process for veteran-owned small businesses and veteran-owned small businesses.

(Tracked by Davy Leghorn)

[Resolution No. 155: Support Verification Improvements for Veterans' Business](#)

Status: Passed at the 2016 National Convention.

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](#)

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)

[Resolution No.: 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 Ariel De Jesus)

[Resolution No. 70: Improve Transition Assistance Program](#)

Status: Letter of Support submitted

HR 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 Ariel/Raymond)

[Resolution No. 81: Transition Assistance Program Employment Workshops for National Guard and Reserve Members](#)

Status: **Pending Letter of Support**

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)

[Resolution No. 316: Support Employment of Veterans in the Public and Private Workforce](#)

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

HR 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 Affairs 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.

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](#)

S. 3745, 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](#)

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)

Status: **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 particular 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)

[Resolution No. 315: Support Employment and Reemployment Rights of National Guard and Reservists Returning from Deployment](#)

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

Draft Bill: Veterans Educational Assistance Transparency and Accountability Improvement Act, improve the GI. Bill Comparison Tool and ensures veterans, servicemembers, and their families are better informed when choosing what educational institution is best for them.

Resolution No. 327: [Support Further Assessment and Evaluation of Institutions of Higher Learning to Enable Veterans to Make Informed Education Choices](#)

Status: **Letter of Support submitted**

TOPIC 4: EMPLOYMENT

Iowa's Veterans In Agriculture recently announced that they are one of 17 recipients of USDA-NIFA's Enhancing Agricultural Opportunities for Military Veterans Program Grant. They will partner with Iowa State University Extension and Outreach Farm, Food and Enterprise Development, Iowa State's Beginning Farmer Center, Iowa Foundation for MicroEnterprise, and Community Vitality and Ag Ventures Alliance on the three-year program, "Connecting Veterans to Agri-Food System Opportunities."



Many veterans are interested in developing careers in agricultural enterprises and food system industries when returning to civilian life. Supporting these transitioning members and veterans is essential for sustainable food and agriculture systems across rural America, as 46 percent of active US military personnel are from rural areas. Additionally, about one-third of Iowa's farmland is owned by people over age 75, whereas people under age 35 own only 2 percent. Sixty-eight percent of Iowa farmers report they have no adult children currently

engaged in farming. These facts indicate the importance of connecting and educating a new generation of food producers and helping them access resources, land, and food system opportunities.

"We are excited to be a part of this grant to provide additional concepts for food system development, in particular with veteran farm and food businesses," said Courtney Long, program manager for farm, food, and enterprise development with Iowa State University Extension and Outreach.

The AgVets grant will equip military veterans with skills, training, and experience for careers in agriculture and food production and increase the number of military veterans pursuing careers in agriculture through comprehensive, hands-on, and immersive learning.

"We are thrilled to have received this grant," said Beth Grabau, VIA executive director. "It will provide an opportunity to meet veterans' needs and those who are transitioning from military service."

The approach is multi-faceted to support veterans' different learning options because each veteran brings a unique set of skills, knowledge, and interests.

It will include hands-on learning, apprenticeship options with training curriculum and mentorship, and opportunities to explore local food system enterprises, traditional commercial agriculture opportunities, and agri-food systems and value-added enterprises to supplement off-farm employment through technical assistance and mentoring options.

Additional workshops will be offered to transition farms or return to the family farm, succession planning, whole-farm planning, enterprise management, and Community Food Systems certification for those interested in planning skills for food system sectors. Participants will have options to learn about agricultural technologies, startup ventures, and rural angel investor networks.

With an estimated 200,000 servicemembers transitioning out of the military yearly, The American Legion understands that a considerable percentage of them will return to their hometowns in rural areas; therefore, it is imperative to equip them with all the tools needed to achieve economic well-being. One of the best-kept secrets in rural America is the Department of Agriculture's many different programs and grants. The American Legion will continue to monitor this program.

Resolution No. 100: Accountability of the Department of Defense's Transition Assistance Program (TAP).

[Reported by Ariel De Jesus]

TOPIC 5: VETERAN HOUSING AND HOMELESSNESS

The American Legion Department of New Jersey is conducting Mobile Stand Downs for homeless veterans. When Legion volunteers realized the Department could not have the traditional Atlantic City Regional in-house event because of COVID-19, they designed, planned, and now will implement the first 2 of at least 6 Mobile events this year.

Even when all other Homeless Stand Downs in the state were canceled, but The American Legion refused to shutter their services to homeless veterans. Instead of gathering homeless veterans for



services via a large event, Legion volunteers bring services to them. The Department guarantees that all traditional services and resources will be provided and their standard follow-up visits during the year.

These are Legion initiated, planned, and managed events hosted in conjunction with national organizations and service providers, who are part of the Department's homeless programs steering committee and active participants of the stand-downs. Additional local service providers will also be included, providing. Housing, employment, legal, and other services.

Local law enforcement and National Guard units have committed to assisting Legion volunteers at these Mobile Stand Downs with traffic control and convoy escort at each the event location covering at least 8 central and southern New Jersey counties, and then additional events that will service the other 13 counties.

Many New Jersey Legion Post have been designated to serve as drop off locations for clothing, hygiene and other winter supplies, with volunteers sorting all the donated supplies. More volunteers are still needed to sort and inventory supplies for homeless and at-risk veterans at a warehouse in Newark. The Department plan to host outdoor stand downs into 2021. Here are a list of upcoming events:

- October 9, 2020, at Pleasantville
- October 28, 2020, at St. Michael's Church
- November 6, 2020, at Camden Catholic Charities
- Week of Veterans Day, at Rio Grande CBOC Opening
- November 23, 2020, at Toms River

[Reported by Davy Leghorn]

TOPIC 6: CAREER FAIRS

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

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

The National staff is currently working with the Department of North Carolina to host its next virtual career fair.

Newly discharged veterans claiming benefits totaled 13,264, a decrease of 494 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.



THE AMERICAN LEGION NORTH CAROLINA

VIRTUAL CAREER FAIR

Employment Opportunities are Waiting for You. Register Now and Connect
with Local and Nationwide Employers Looking to Hire.

Tuesday, November 17, 2020 ★ 10:00am-2:00pm (Eastern Time)



[Reported by Ariel De Jesus]

TOPIC 7: SMALL BUSINESS

The American Legion continues to track negotiations for a second COVID-19 stimulus package. The Economic Injury Disaster Loan (EIDL) and Paycheck Protection Program (PPP) was vital to veteran small businesses and their employees. The American Legion's advocacy efforts made it possible for National Guardsman who own businesses and have been activated amid the pandemic to be eligible for the EIDL assistance.

Now that small businesses, and nonprofits are facing the challenges of reopening local economies a second stimulus package is still needed to kick start the economy.

President Trump on Thursday reissued his call for Congress to pass stimulus legislation in response to the COVID-19 pandemic, claiming that he was ready to sign a bill.

In an early morning message, the president took aim at Speaker Nancy Pelosi (D-Calif.), claiming that she "couldn't care less about the American People or the great American Worker" and urging her to "approve needed STIMULUS now. Republicans are ready to go, I am ready to sign!!!" the President added.

Pelosi and House Democrats failed to reach another deal with Republicans amid the ongoing pandemic, which has shuttered businesses across the country and left many Americans struggling to afford food and rent. Advocates of a new COVID-19 stimulus bill have called for immediate aid to low-income Americans, including a second round of \$1,200 checks to every American.

The House passed an initial stimulus package, the CARES Act, earlier this year and saw it signed into law by President Trump in March; subsequent attempts by Senate Republicans to pass a new round of stimulus have been met with political gamesmanship and unrealistic offers from House Democrats.



Treasury Secretary Steven Mnuchin on Wednesday cast doubt on the prospects of getting another COVID-19 relief package deal approved before Election Day. "I'd say at this point getting something done before the election and executing on that would be difficult," he said at a conference. Mnuchin has been negotiating a deal with Pelosi for months. Most recently, he upped the White House offer to \$1.8 trillion, compromising to the latest House Democrats' request of \$2.2 trillion.

[Reported by Davy Leghorn]

TOPIC 7b: SMALL BUSINESS

On October 13, 2020, Senate Majority Leader Mitch McConnell (R-Ky.) issued a statement on Tuesday saying that the Senate's "first order of business" when it returns on October 19 will be to vote on "targeted relief for American workers," including new funding for the small business Paycheck Protection Program (PPP).

<https://www.axios.com/mitch-mcconnell-senate-paycheck-protection-program-211e7dc1-f133-42cf-bf73-a217b92ff890.html>

On October 11, 2020, House Small Business Committee Chairwoman Nydia M. Velázquez (D-NY) shared the Administration is requesting that Congress consider small business relief alone and in a far more inadequate form. Only providing assistance through PPP ignores the pleas Congress has heard from small employers – the ones most at risk as we enter flu season – that PPP is inadequate to meet their needs.

<https://smallbusiness.house.gov/news/documentsingle.aspx?DocumentID=3469>

On October 8, 2020, House Small Business Committee Chairwoman Nydia M. Velázquez (D-NY) requested that the Small Business Administration (SBA) release data related to COVID-19 relief programs. In her letter, Chairwoman Velázquez asks that the SBA comply with data requests from

the Government Accountability Office (GAO) related to SBA's coronavirus response programs, specifically the Economic Injury Disaster Loan (EIDL) Program.

<https://smallbusiness.house.gov/news/documentsingle.aspx?DocumentID=3466>

On October 8, 2020, the SBA, in consultation with the Treasury Department, released a simpler loan forgiveness application for PPP loans of \$50,000 or less. This action streamlines the PPP forgiveness process to provide financial and administrative relief to America's smallest businesses while also ensuring sound stewardship of taxpayer dollars.



**Paycheck Protection Program
PPP Loan Forgiveness Application Form 3508S**

OMB Control No. 3245-0407
Expiration date: 10/31/2020

**A BORROWER MAY USE THIS FORM ONLY IF THE BORROWER RECEIVED A PPP LOAN OF \$50,000 OR LESS.
A Borrower that, together with its affiliates, received PPP loans totaling \$2 million or greater cannot use this form.**

| | | | |
|----------------------------------|--|---------------------------------|----------------|
| Business Legal Name ("Borrower") | | DBA or Tradename, if applicable | |
| Business Address | | Business TIN (EIN, SSN) | Business Phone |
| | | () - | |
| | | Primary Contact | E-mail Address |

SBA PPP Loan Number: _____ Lender PPP Loan Number: _____
PPP Loan Amount: _____ PPP Loan Disbursement Date: _____
Employees at Time of Loan Application: _____ Employees at Time of Forgiveness Application: _____
EIDL Advance Amount: _____ EIDL Application Number: _____
Forgiveness Amount: _____

SBA began approving PPP forgiveness applications and remitting forgiveness payments to PPP lenders for PPP borrowers on October 2, 2020. SBA will continue to process all PPP forgiveness applications in an expeditious manner.

<https://home.treasury.gov/news/press-releases/sml1148>

On October 13, 2020, the Treasury Department issued frequently asked questions on PPP Loan Forgiveness. <https://home.treasury.gov/system/files/136/PPP--Loan-Forgiveness-FAQs.pdf>

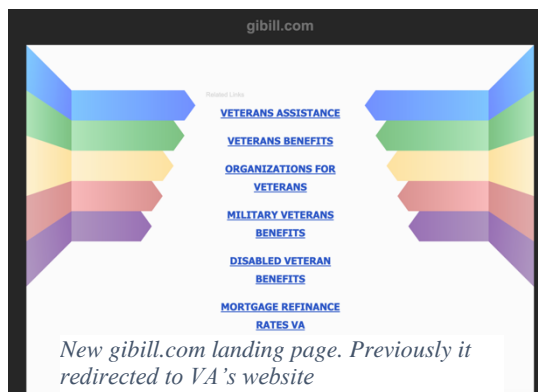
[Reported by Teresa Lewis]

TOPIC 8: EDUCATION

The Department of Veterans Affairs has lost the domain rights to GIBill.com, which some advocates fear could open the potential for scammers to target veterans.

The VA appeared to have GIBill.com at least through May 20, according to Wayback, which archives screenshots of websites. Yet VA officials contend the domain was lost during the Administration of former President Barack Obama, and the agency did not say whether it intends to regain control of the site.

"VA acquired this domain as part of a court settlement in 2012," Christina Noel, a spokeswoman for the Department, said in a statement. "Unfortunately, VA lost ownership of it during the Obama administration in 2015 because the person in charge of maintaining the domain left VA service and VA leaders at the time had no continuity plan in place."



Nearly a decade ago, GIBill.com was owned by QuintStreet, an online marketing firm whose clients included a host of for-profit colleges. In 2012, the marketing firm had to squash the website and pay \$2.5 million in penalties for deceptive advertising practices aimed at student veterans. At the time, Kentucky Attorney General Jack Conway called the company's use of GIBill.com "the most egregious example" that he has seen of misinformation and greed directed at veterans.

The suit led the VA to trademark "GI Bill" in late 2012. Curtis Coy, the VA deputy undersecretary for economic opportunity at the time, said the move gives the VA "a mechanism to pursue any malfeasance."

It is unclear who owns GIBill.com now, but the domain was bought in August, according to WhoIs, a domain registration tool that tracks the dates that domains were purchased and when they expire. GIBill.com does not currently have the appearance of a developed website, but there are some ads on it that forward users to public and for-profit universities.

Some lawmakers and advocates are urging the VA to get the website back because they are worried the status of the site could prompt a group to try again to take advantage of student veterans.

Conway, who led a bipartisan coalition of 20 state attorneys general in the 2012 suit, subpoenaed more than a half-dozen for-profit colleges, seeking information about their student loan default rates, recruitment practices and job placements. The investigation was prompted after Conway's office received complaints from students at some for-profit colleges who said they went into debt and did not receive the degrees or job placements promised.

Veterans have long been the targets of aggressive recruiting by for-profit colleges, which are required to get at least 10% of their revenues outside of federal student loans or Pell grants. The so-called "90/10 loophole" allows veterans' benefits to count toward that 10%.

Because of this loophole, the for-profit school industry has drawn intense scrutiny among some lawmakers and veteran advocates for conducting questionable business practices to recruit veterans. Some for-profit schools such as the University of Phoenix have been slapped with massive fines for deceptive marketing practices toward GI Bill recipients.

"Unfortunately, predatory schools continue to target student veterans," said Rep. Mike Levin, D-Calif., the chairman of the House Committee on Veterans' Affairs subpanel on economic opportunity. "We must make sure that veterans have accurate information about the quality of the education they receive, and VA must do more to crack down on these predatory schools. That includes those who have used platforms like GIBill.com to scam veterans. I hope VA will step up and protect student veterans from predatory organizations taking advantage of the GIBill.com domain."

At the time of the lawsuit, QuintStreet's GIBill.com masqueraded as an official VA website, steering veterans to for-profit colleges. It also gave the impression that the colleges it advertised

were the only schools at which veterans could fully utilize their GI Bill benefits, according to a 2012 statement from the late-Delaware Attorney General Beau Biden.

"We're acting to ensure that service members are not deceived by companies who are more interested in adding to their bottom line than in providing clear information to soldiers about the educational benefits they have earned while protecting us," Biden said in a 2012 statement.

After the settlement, Conway said the investigation included a review of 8,000 emails to QuintStreet through the GIBill.com site, many of which came from veterans who thought they were communicating with VA officials. The marketing firm consistently redirected visitors to a small group of for-profit schools.

All domain purchases have an end date. If lapsed, there are companies that use algorithms to automatically purchase lapsed website addresses. It remains unclear whether this is what happened to GIBill.com. The VA did not have GIBill.com on an auto-renewal, which is how most companies and organizations keep their websites secured. While the domain could eventually end up in an online auction, it is unclear how much GIBill.com is worth, though domains with common phrases can be sold for tens of thousands of dollars.

When the VA secured the domain after the 2012 lawsuit, it used GIBill.com to redirect veterans to the agency's official site. All official VA sites have ".gov" addresses. It is common practice for companies and organizations to secure domains similar to their official sites to prevent scams and protect their intellectual property.

Beyond scammers, foreign agents are increasingly targeting veterans online. Last year, Vietnam Veterans of America, a nonprofit advocacy group, released a report that found "persistent, pervasive, and coordinated online targeting of American service members, veterans, and their families by foreign entities who seek to disrupt American democracy."

The VA, the federal government's second-largest agency, is tasked with managing and protecting hundreds of thousands of federal scholarships, and some argue the GIBill.com issue signals the VA is not ready for the modern age.

The American Legion has an educational commitment to protect veterans and minority veterans and will continue to monitor this as it aligns with our **Resolution No. 327: Support Further Assessment and Evaluation of Institutions of Higher Learning to Enable Veterans to Make Informed Education Choices.**

[Reported by John Kamin]

TOPIC 9: CREDENTIALING

To assist veterans with turning their military training and skills into civilian credentials to meet job requirements, Lone Star College (LSC), Utility Workers Union of America, Indiana Wesleyan University and the Kansas Board of Regents were announced as pilot sites for the Military Credentialing Advancement Initiative (MCAI).

Each pilot site will receive \$150,000 and \$200,000 in one-year grants from Rockefeller and Philanthropy Advisors, the Ascendum Education Group, Lumina Foundation, and Greater Texas Foundation.

Ascidium's Funding in particular will go towards evaluating MCAI's impact over the course of 18 months.

"This collaboration is to ensure the high-quality learning that is gained by service members can be fully recognized, counted toward a credential and scaled at a national level," said Linda Leto Head, senior vice chancellor of external and employer relations at LSC.



US Department of Veterans Affairs statistics show that, of the roughly 200,000 veterans who enter the civilian workforce each year, only about 50,000 have the credentials they need to land good jobs with family-sustaining wages.

This is especially true for service members of color who make up 43 percent of the active-duty force. More than half of Black, Hispanic and Native American service members are clustered in four occupations that lack clear paths to civilian credentials and jobs.

The efforts of this Initiative have been spring boarded by The American Legion's advocacy on credentialing, and specifically the work of our Credentialing Ambassadors over the course of four separate meetings in 2019-2020. This is supported by **Resolution No. 318: Ensuring the Quality of Servicemember and Veteran Student's Education at Institutions of Higher Learning.**

[Reported by John Kamin]

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