

## NATIONAL VETERANS EMPLOYMENT & EDUCATION COMMISSION

### TOPIC 1: ECONOMY

The US stock market lost ground for a second straight month in October. The S&P 500 tumbled 3.5% on the month, which ended with its worst week since March. Long gone is the red-hot rally that followed the late winter bear market, and professional investors caution there could be more turbulence ahead in November.

There's a grab-bag of reasons to blame for the slowdown. A second wave (or third wave, depending on who's counting) of Covid-19 is sweeping the US and setting new daily records for infections; there's the contentious presidential election, several heavyweight tech names have reported disappointing quarterly earnings, and Congress failed to pass a second stimulus package before the election. While November historically is a middle-of-the-road month for the stock market—experiencing average gains of 0.8% since 1928, according to Yardeni Research—this year could prove to be especially turbulent.



“November is going to be a tough month volatility-wise,” says Brad McMillan, chief investment officer at the Commonwealth Financial Network. While there’s “a tremendous amount of uncertainty” right now that will weigh on the market in the near-term, McMillan says there’s reason to be optimistic about stocks more extended term.

The US economy expanded at its fastest ever pace of 33% in the third quarter, but that also followed the worst quarter in history, according to figures released on October 29 by the Commerce Department. That result wasn’t altogether surprising, given the unprecedented impact of the coronavirus pandemic on the economy. In the month ahead, professional investors will watch for other signs that the pace of economic growth is improving. One place to find those signs: Earnings season—the multi-week period when publicly traded companies report results for the prior quarter—which is showing that corporate America fared better than analysts had expected in the third quarter. “If that trend continues, are we starting to move past the economic aspect of the pandemic?” McMillan asks. “There are reasons to think we may be.”

Specifically, McMillan says he’s monitoring business confidence as measured by surveys from the Institute for Supply Management (ISM), which shows that “things are looking quite good.” While not yet back to levels from earlier this year, business confidence is near where it was back in February 2019, which is relatively high on a historical basis, and a slight improvement could signal the economy is moving out of the recession, he adds. The October ISM survey of manufacturing industry performance drops on November 2, and the ISM services survey arrives on November 4. Then there’s job growth, which remains sluggish. McMillan will watch the October jobs report, due on November 6, to see if job creation has accelerated. He’ll be looking for signs that the job has genuinely bottomed and is on the upswing. He adds that during the past four recessions, the economic downturn had already ended once the jobs market bottomed. “We need to see job growth turn a corner.”

Meanwhile, James will be monitoring the monthly retail sales report, which is due on November 17. This measure of consumer spending jumped 1.9% in September from August, and there are “a lot of good things” happening related to spending in the automobile and the housing industries, James says. While some of that is offset by weakness in the hospitality and travel industries, he says there’s reason to be optimistic about consumers again. Consumer spending is a vital part of the broader economy, accounting for nearly 70% of the third quarter.

The election outcome and second/third wave of the coronavirus pandemic are likely to dominate headlines in November, causing more short-term turbulence in the stock market. Watch the VIX—the Chicago Board Options Exchange’s CBOE Volatility Index—to compare just how turbulent things may become. The VIX is often referred to as Wall Street’s fear gauge, and it’s undoubtedly suggesting some trepidation. This measure of volatility expectations over the next 30 days jumped to the highest level since April on Oct. 28.



Still, there’s a major catalyst for stocks that could make another appearance: Quantitative easing (QE). The Federal Reserve deploys this unconventional monetary policy tool to buy Treasuries and other securities to support markets and the economy. When the stock market returned to normal following the bear market earlier this year, the Fed eased up on QE—but if things get dicey again, it could change its stance. “The QE program is like an unstoppable force,” James says. “When the Fed decides to do that, it is

very, very good for stocks.”

Fed policymakers are set to convene on November 4 and 5 for one of eight scheduled annual meetings, though it can decide QE outside of these meetings. According to McMillan, investors who can look past the near-term causes of uncertainty may find a reason to be optimistic, both about the market and the economy. “Big picture, things are more solid than they look.”

Strategists on Wall Street agree. They forecast the S&P 500 will end the year about 3.7% higher than it began, according to the median estimate of mid-October of strategists surveyed by CNBC. At its worst in March, this benchmark was down nearly 31% for the year.

Looking ahead, an acceleration in the US economy could benefit shares of small-cap companies, James notes. And there’s even the potential these stocks could outperform their large-cap counterparts, he adds. Unlike the other major benchmarks, the Russell 2000 Index has yet to surpass its pre-pandemic high from February.

Still, according to McMillan, investors need to be prepared for more wild moves in the market in November and stay focused on the long-term outlook ahead. “Right now, with everybody looking for the end of the world, I think there’s a real possibility there’s more upside than downside in the market,” he says. “Things could get much better, much faster than anybody thinks.”

*[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	
	Oct 2019	Oct 2020	Oct 2019	Oct 2020	Oct 2019	Oct 2020
Unemployed	274	483	214	428	60	55
<b>Unemployment rate</b>	<b>3.0</b>	<b>5.5</b>	<b>2.9</b>	<b>5.6</b>	<b>5.7</b>	<b>5.0</b>

*The national unemployment rate is 6.9 percent (Oct 2020). Gulf War II veterans' unemployment rate is 6.2 percent.<sup>i</sup> Currently, the unemployment rate for Gulf War II women veterans is 3.4 percent (Down from 5.7 percent in September).*

In October 2020, the veteran unemployment rate was 5.9%, down from 6.8% last month. The comparable non-veteran unemployment rate was 6.8% in October.

## TOPIC 2: CONFERENCE CALLS

**On Monday, November 9**, the National Veterans Employment and Education Division attended the Veterans On Wall Street (Virtual), where the focus was on Veterans Entrepreneurship and seeking employment in the financial industry in the world of COVID. Several guest speakers included General Joseph Dunford, former Joint Chief of Staff.

**On Monday, November 9**, the National Veterans Employment and Education Division Telephone conversations with Senate Veterans Affairs Committee (SVAC) and House Veterans Affairs Committee (HVAC) staffers on pending legislation (primarily HR 4625) and on issues surrounding veterans accessing their benefits (specifically 85/15 enrollment limitation). Call with VSOs and university leadership transition of Administration. Additional research on enrollment limitations and conversations with the National Association of State Approving Agencies (NASAA) leaders on the same.

**On Monday, November 9**, the National Veterans Employment and Education Division attended DOL-VETS, HIRE VETS Medallion award ceremony. I spoke with John Lowry regarding pushing The American Legion's Career Fair. Finally, resent flyer and registration link to the current database (4,033 veterans/spouses).

**On Monday, November 9**, The Veterans Employment and Education Division met with board members from the National Veteran Small Business Coalition regarding critical shortages in the US supply chain. Specifically, the absence of latex gloves in VA's supply chain

***On Monday, November 9,*** The Veterans Employment and Education Division attended Joined Southwest Business Resource Center for their 9<sup>th</sup> annual Veteran Small Business Summit. The opening session includes opening remarks by the Mayor of Moreno Valley, CA.

***On Monday, November 9,*** The Veterans Employment and Education Division counseled a Georgia based small business in federal veterans small business certification. Small Business counseling is part of the program the VE&E Division provides for veteran entrepreneurs.

***On Tuesday, November 10,*** the National Veterans Employment and Education Division attended the Department of Labor, Veterans Employment and Training Services Veterans Service Organization roundtable. Where the discussion focused on Presidential Executive Order 13822, “Supporting our Veterans During Their Transition from Uniformed Service to Civilian Life.” Also, DOL VETS strong partnerships in the VSO community, especially with The American Legion and Teamsters.

***On Tuesday, November 10,*** the National Veterans Employment & Education Division attended a convening on higher education advocacy held by The Institute for College Access and Success. The meeting was an opportunity for stakeholders to review the Department of Education’s actions over the past four years and develop recommendations for the new Administration.

***On Tuesday, November 10,*** the National Veterans Employment & Education Division Multiple Conversations with EdCounsel and MJ Woodall, Risk-Based Project Coordinator, on final preparations for presentation to the National Governors Association (NGA) the new model for oversight of approved programs this Thursday. Review of National Association of Veterans Program Administrators (NAVPA) position paper on new 85/15 limitation administrative changes. Also, a discussion with NASAA Executive Board members of the same. Conversations with Lisa Lutz and Lauren Runco on the new Risk-Based Survey Model and Department of Defense interest.

***On Wednesday, November 11,*** The Veterans Employment and Education Division attended a webinar hosted by Emory University Goizueta Business School and Emory alumni servicemembers who explored corporate leadership through the 2020 COVID-19-induced crisis. The panel of veterans discussed best practices in business leadership and resilience in adaptively reorganizing large organizational practices.

***On Thursday, November 12,*** The Veterans Employment and Education Division discussed with staff from House Veteran’s Affairs Committee’s Subcommittee on Technology Modernization regarding provisions in the National Defense Authorization Act that will affect veteran small businesses and opposition on some of the Legion backed provisions.

***On Thursday, November 12,*** the National Veterans Employment and Education Division spoke with Robert Shriver, the Office of Personnel Management's (OPM) potential Director, in a Biden administration. The discussion focused on areas of concern for ensuring veteran retention and hiring within all federal agencies and holding quarterly meetings with VSO’s.

***On Thursday, November 12,*** the National Veterans Employment and Education Division spoke with Hakeem Bashruud-Deen, Director of Veterans Employment Services at OPM, discussed the process for OPM’s Intergovernmental Personnel Act (IPA) agreement. This allows career employees nearing retirement from a federal agency to complete up to two years at a nonprofit organization or higher learning institution.

***On Thursday, November 12,*** the National Veterans Employment and Education Division meeting with RBS Project manager Woodall on the final preparation for the NGA presentation. Another

meeting with NAVPA leadership on the 85/15 controversy and VA's continued mishandling of the same. Southeastern Council on Military Education (SECOME) Board meeting. I met with VE&E Deputy Director De Jesus and the virtual hiring fair team to be held next Tuesday. The remainder of the afternoon spent attending the NGA Virtual Conference and presenting the new Risk-Based Model for school oversight.

***On Thursday, November 12,*** the National Veterans Employment and Education Division held its weekly planning call meeting with key decision-makers for the upcoming career fair in North Carolina.

***On Thursday, November 12,*** The Veterans Employment and Education Division discussed with staff from House Veteran's Affairs Committee's Subcommittee on Technology Modernization regarding provisions in the National Defense Authorization Act that will affect veteran small businesses and opposition on some of the Legion backed provisions. Currently, VA opposes the consolidation of Veterans' small business certification within the SBA. The American Legion supports the transfer of veterans' certification to the SBA with Resolution 155.

***On Friday, November 13,*** the National Veterans Employment and Education Division participated in a teleconference call with Instawork. Instawork is an organization dedicated to assisting veterans seeking employment across the nation. Follow up call scheduled for next week.

***On Friday, November 13,*** the National Veterans Employment and Education Division meeting with Council on College and Military Educators (CCME) President De Silvia to prep for a trip to DC next week. Meeting with EDCounsel, NASAA, and Lumina on the RBS model and rolling out the national pilot program this month. American Legion Education and Employment Division meeting. Meeting with Higher Education leadership in NC to discuss 85/15 issue. Meeting with HVAC staffers on the 85/15 issue

## **GLOSSARY OF FREQUENTLY USED ABBREVIATIONS**

ACE: American Council on Education

ACP: American Corporate Partners, a veterans support organization

ATLAS: Accessing Telehealth through Local Area Stations, a VA telehealth initiative

BLS: Labor Department's Bureau of Labor Statistics

C&P: VA's Compensation and Pension exam

CAVC: Court of Appeals for Veterans Claims

COLA: Cost-of-living adjustment

CSAAVE: California State Approving Agency for Veterans Education

DIMO: Defense Security Cooperation Agency/Defense Institute for Medical Operations

DOD: Department of Defense

DOL-VETS: Department of Labor, Veterans Employment and Training Services

EdCounsel: Higher education consulting firm

EIDL program. SBA's Economic Injury Disaster Loans

EIDL: Economic Injury Disaster Loan

GAO: Government Accountability Office

GPD: VA's Grant and Per Diem Program for homeless veterans

HEROES ACT of 2003: Higher Education Relief Opportunities for Students Act of 2003. Grants the Secretary of Education the authority to waive requirements that impede 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  
NASAA: National Association of State Approving Agencies. Responsible for approving school funding for GI Bill  
NAVPA: National Association of Veterans Program Administrators  
NCA: VA'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  
RPIC: Rural Placemaking Innovation Challenge  
S2S: Service to School, a veterans 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 veterans 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: VA's Veterans Benefits Administration  
VE&E: Veterans Employment and Education Division  
VES: Veterans Education Success, a veterans organization  
VSO: Veterans Service Organization

### TOPIC 3a: TRACKING LEGISLATION

**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 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 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 PPP loans' terms 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 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](#)

### TOPIC 3b: ACTION TAKEN ON 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**

**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 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 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 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 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**

**Draft Bill:** Veterans Educational Assistance Transparency and Accountability Improvement Act, improve the GI. Bill Comparison Tool 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**

**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, 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.**

**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 students' and schools' payments 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 7445:** To expand eligibility for home loans from the Secretary of Veterans Affairs to individual members of the Armed Forces reserve components.

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

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

#### TOPIC 4: EMPLOYMENT

The US Department of Labor today announced its recognition of 675 US employers as honorees in the 2020 HIRE Vets Medallion program for their recruitment, hiring, and retention of America's veterans. Collectively, this year's award recipients hired more than 37,000 veterans since 2018.

Following President Donald J. Trump signing the Honoring Investments in Recruiting and Employing American Military Veterans Act (HIRE Vets Act) of 2017, the annual HIRE Vets Medallion program awards employers worldwide exemplify a commitment to civilian employment of US military veterans.



US Secretary of Labor Eugene Scalia participated in a virtual ceremony honoring the award recipients on Nov. 10, 2020, the eve of Veterans Day, at the Department's headquarters in Washington, DC, to announce this year's award recipients.

"HIRE Vets Medallion honorees have demonstrated their dedication to hiring veterans and helping them establish and enjoy meaningful, long-term careers," said US Secretary of Labor Eugene Scalia. "From small business owners to Fortune 500 companies, these employers understand that veterans bring unique qualifications to their jobs and make significant contributions to the workplace."

Administered by the Department's Veterans' Employment and Training Service, the program has now awarded 1,341 HIRE Vets Medallions since its inception in 2018. "I am very excited about your award and what it says about your organization's values," said Assistant Secretary for Veterans' Employment and Training John Lowry while addressing the Medallion recipients. "Your HIRE Vets Medallion will serve as a beacon for veterans seeking companies where they'll thrive, thereby providing you a competitive advantage in the war for top talent."

VETS' mission is to prepare America's veterans, service members, and their spouses for meaningful careers, provide them with employment resources and expertise, protect their employment rights, and promote their employment opportunities.

The mission of the Department of Labor is to foster, promote and develop the welfare of the wage earners, job seekers, and retirees of the United States; improve working conditions; advance opportunities for profitable employment; and assure work-related benefits and rights.

For a complete list of award winners: [Click Here](#)

The American Legion has always advocated for programs that encourage companies to hire veterans; while this is important, it is equally vital to recognize companies that retain veterans; therefore, this program aligns with

***Resolution No. 11: National Employer of Veterans Award Recipients***

*[Reported by Ariel De Jesus]*

**TOPIC 5: VETERAN HOUSING AND HOMELESSNESS**

Homelessness among veterans is an issue of increasing importance, advocates say, as numbers of homeless New Yorkers rise amid the coronavirus pandemic. A new affordable housing development in Port Jefferson Station, built by one of New York's most numerous supportive

housing nonprofits, Concern for Independent Living, is aimed at combating the issue. The housing complex has 25 of its 77 affordable units reserved for veterans.

[Concern for Independent Living](#) allocates the units through their application process. Ralph Fasano is the executive director.

"Right now, we are seeing record numbers of homeless in New York City and increasing on Long Island because of COVID-19 and the high cost of living."

Suffolk County has one of the largest veteran populations, and so veterans show up as a significant portion of the local homeless, Fasano told Patch.

"Some are older Vietnam vets with health issues, and some are younger, dealing with PTSD, combat veterans, some with substance abuse issues."



Concern for Independent Living works closely with the VA.

"We reduced veteran homelessness by creating supportive housing in New York," Fasano said. "But we have to keep developing it to keep the numbers from going up."

"We want to be able to house veterans right away when they show up at shelters."

The development, which cost \$25 million, was built through a combination of affordable housing grants and programs, notably the Empire State Supportive Housing Initiative (ESSHI.)

In 2016 Gov. Cuomo made a five-year commitment to create 20,000 supportive housing units across New York, but the program is set to expire.

Advocates hope it's renewed so affordable housing units can keep providing New York's veterans a safe place to live.

"There are going to be a lot of happy veterans next week," Fasano said. "And that's what we like to see."

Over the last decade, the number of veterans experiencing homelessness has dropped, but there are concerns it could go back up because of the pandemic.

Experts are also concerned about another rising statistic this year — veteran suicides. "Generally speaking, emotions are heightened because of the pandemic. Unfortunately, in some cases, we have seen lives lost," said Jeanette James, the clinic director at the Stephen A. Cohen Family Clinic in east El Paso.

The Department of Veterans Affairs released the latest veteran deaths by suicide report on Thursday, a month later than it's typically released.

The newest numbers show a slight increase in the number of veterans who died by suicide in 2018 compared to the year before.

In 2018, the rate of suicide among veterans was reportedly 17.6 a day.

James says she's worried they will see an even more considerable increase in the rates of mental distress and self-harm among veterans.

"We are being asked to do something which typically, in the mental health field, we see as a red sign, as a warning sign," said James.

James says there's been a decrease in the number of people seeking services since the pandemic began.

The American Legion will continue to advocate for more resources and programs to reduce the veteran homeless population across the nation.

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

*[Reported by Ariel A De Jesus]*

#### **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 12,176, a decrease of 241 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 7a: SMALL BUSINESS

A new analysis of the United States government's response to COVID-19 highlights myriad problems with an approach that relied, in large part, on international supply chains and the Strategic National Stockpile (SNS). Instead, a panel of academic and military experts is calling for a more dynamic, flexible approach to emergency preparedness at the national level.



When COVID-19 hit, the US could not provide adequate testing supplies and equipment, unable to provide adequate personal protective equipment (PPE), and didn't have a functioning plan. The SNS hadn't replenished some of its supplies since the H1N1 pandemic in 2009-10. Many of its

supplies were expired. And there was no clear leadership. Federal authorities punted problems to the states, leaving states to fight each other for limited resources. And the result was chaos.

They determined that an effective federal program needs to address these criteria:

- 1). More Flexibility: In order to respond to unanticipated threats, any government system needs to have sufficient market intelligence to ensure that it has lots of options, relationships, and suppliers across the private sector for securing basic needs.
- 2). Inventory Visibility: The government would need to know what supplies it has, where those supplies are, and when those supplies expire. Ideally, it would also know which supplies are available in what amounts in the private sector, as well as how quickly it could purchase those supplies.
- 3). Global Independence: The COVID-19 pandemic has highlighted the fact that the US has outsourced the manufacturing of critical biomedical material because it was cheaper. Authorities need to consider investing in PPE's domestic manufacturing, testing supplies and equipment, pharmaceutical chemicals, syringes, and other biomedical supplies.

The past year has driven home the consequences of being dependent on other nations to meet basic needs during a pandemic. Relying mainly on the least expensive suppliers for a given product has consequences.

The recently released, "A Commons for a Supply Chain in the Post-COVID-19 Era: The Case for a Reformed Strategic National Stockpile," bolsters much of what The American Legion worked on with federal legislators to ensure the integrity of the national supply chain. The American Legion passed Resolution No. 13 to support a "Buy American" mandate within the federal government to preserve skilled jobs and protect small manufacturers in the US. The American Legion supports legislation requiring all federal agencies to adopt and enforce a "Buy American" policy in the procurement of goods and services, legislation that incentivizes the return of manufacturing from overseas.

*[Reported by Davy Leghorn]*

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

On Wednesday, 11 November, New Jersey Governor Phil Murphy announced a commitment of at least \$60 million in additional Coronavirus, Aid, Relief, and Economic Security (CARES) Act funding to the fulfillment of grants under Phase 3 of the New Jersey Economic Development Authority's (NJEDA's) Small Business Emergency Assistance Grant Program. This funding is in addition to \$70 million in federal funds already allocated for the program's current phase. It will enable the NJEDA to fulfill grants for the entire pipeline of eligible businesses that applied for Phase 3 funding before the application deadline. Without this supplemental funding, approximately 13,000 of the nearly 22,000 businesses applied for Phase 3 grants would have been declined based on the program being oversubscribed. <https://njbmagazine.com/njb-news-now/murphy-announces-additional-60m-for-small-business-grants/>

On Tuesday, 10 November, US Senator Marco Rubio (R-FL), Chairman of the Senate Committee on Small Business and Entrepreneurship, sent a letter to Steven Mnuchin, Secretary of the US Department of the Treasury, and Jovita Carranza, Administrator of the U.S. Small Business Administration (SBA.) It urges the agencies to provide the Committee with information about the loan review and forgiveness procedures used to audit the Paycheck Protection Program (PPP) loans.

<https://www.sbc.senate.gov/public/index.cfm/pressreleases?id=1A44B33F-B0B8-4BAB-A929-D6C61869D5AB>

On Tuesday, 10 November, Chairman Rubio released a statement on small business relief after Goldman Sachs released a small business survey titled, “[Sinking Lifeboats – Small Businesses Struggle to Stay Afloat While Awaiting Additional Federal Help](#).”

Chairman Rubio calls on Congress to pass additional small business relief. “It is clear that partisan obstruction in Washington is hurting small businesses and their employees all across the country,” Chairman Rubio said. “Congress needs to stop playing partisan games and pass small business relief now.” <https://www.sbc.senate.gov/public/index.cfm/pressreleases?id=DF0F325D-E534-4914-B2DC-1789270FB095>

On Tuesday, 10 November, the Michigan Strategic Fund approved a \$100 million program that will provide grants to small businesses around Michigan working to recover from the ongoing impacts of the COVID-19 virus. The State of Michigan has appropriated \$100 million of federal CARES Act funding to implement the [Michigan Small Business Restart Program](#) to support Michigan’s small businesses that are reopening and have experienced a loss of income due to the COVID-19 crisis. <https://www.michigan.gov/coronavirus/0,9753,7-406-98158-533597--,00.html>

On Tuesday, 10 November, Seattle began accepting small business applications for its next round of \$10,000 COVID-19 relief grants, with \$4 million in grants available.

The city’s Small Business Stabilization Fund provided 469 companies with grants in application rounds earlier this year. That didn’t come close to meeting the demand, as 9,000 applications were initially submitted. Business owners who applied for grants previously must reapply because the new round criteria are different. <https://www.seattletimes.com/business/local-business/seattle-taking-applications-from-small-businesses-for-next-round-of-10000-covid-relief-grants/>

On Monday, 9 November, the Internal Revenue Service announced little-known COVID-related tax benefits that could save small businesses a bundle this year. The CARES Act, which was passed last March due to the growing coronavirus pandemic, provided payroll tax credits for the most significantly affected employers.

The legislation, which expires Dec. 31, also included a few lesser-known provisions for small businesses that could — along with some other savvy moves — significantly reduce our federal income tax bills this year.

For starters, there are new and temporary rules about net operating losses or NOLs. If your business loses money this year, regardless of whether it was pandemic-related, the CARES Act will allow businesses to not only carry forward their losses but to now also carry them back for up to five years. It means that if you made money in the last five years, you can now reduce those prior years’ profits with this year’s loss and get money back from the federal government for the taxes you previously paid.

The CARES Act also expanded the federal deductions that small businesses can take for depreciating assets. It includes new (and again temporary) “bonus” and accelerated depreciation rules for Qualified Improvement Property. This deduction covers improvements made to the interior of commercial real property, such as the installation or replacement of drywall, ceilings, interior doors, fire protection, mechanical, electrical, and plumbing. The idea is to provide

businesses with an incentive to make changes for health and safety purposes and generate cash flow.

Small-business owners may qualify for substantial credit for research and development expenses because. To qualify for an R&D credit, a company must develop new (to their organization) or improved processes. Costs could include in-house research expenses such as any internal wages paid, supplies, or even external contractual services for qualified activities. <https://www.inquirer.com/business/cares-act-small-business-tax-breaks-covid-19-losses-20201109.html>

Of the more than 22 million veterans in the United States, approximately 5.6 million live in rural or small-town communities comprising 11 percent of the adult rural population. While 21 percent of the population lives in rural and small-town America, one-quarter of the nation's veterans live in rural communities. There is a shortage of small business resources in rural areas of the country, such as limited broadband services. In today's information-driven global economy, e-connectivity is not merely an amenity - it has become essential. VE&E is in the process of drafting a resolution in support of the Federal Communications Commission's efforts to expand 5G broadband service to rural areas. Rural prosperity can only indeed be achieved by connecting rural America to high-speed internet.

*[Reported by Teresa Lewis]*

## **TOPIC 8: EDUCATION**

This week, the Student Borrower Protection Center (SBPC) released a new report shedding light on the obstacles that servicemembers face when pursuing student loan forgiveness through the Public Service Loan Forgiveness (PSLF) program and proposing a bold path forward to secure relief for those who served. The report, [Protecting Military Borrowers: How the Department of Education Can Restore the Promise of Public Service Loan Forgiveness for American Servicemembers](#), reveals new data indicating that an overwhelming number of servicemembers are being knocked off track for PSLF, highlights narratives outlining the specific obstacles that are placed between borrowers and forgiveness, and outlines decisive action the Secretary of Education can take under the Higher Education Relief Opportunities for Students (HEROES) Act of 2003 to make sure that all servicemembers with student debt receive the credit they earned through their service.

The SBPC's report is available here: [https://protectborrowers.org/protecting\\_military\\_borrower](https://protectborrowers.org/protecting_military_borrower)

Key findings from the analysis include:

Despite at least 200,000 servicemembers owing student debt, only a fraction of these borrowers—roughly 17,000—submitted an Employer Certification Form.

Though military service is the quintessential public service, nearly a quarter of ECFs submitted by servicemembers were denied.

The HEROES Act grants the Secretary of Education the authority to waive requirements that impede military borrowers' access to critical repayment protections during times of war, military operation, or national emergency.

The report calls on the Secretary to use that authority to do the following:



Ensure that all who served on active duty since the creation of the PSLF program receive credit for their time in service, regardless of whether they satisfied the other requirements of the program.

Take immediate action to forgive the loans of borrowers who have served on active duty for at least ten years or have served their communities and country for at least ten years

through a combination of military and civilian service.

Available data indicate that 200,000 servicemembers owe nearly \$3 billion in federal student loan debt and that student debt is one of the leading causes of financial distress among servicemembers. The PSLF program offers servicemembers a much-needed financial lifeline and serves as a key recruiting and retention tool for nearly every branch of the US military. However, with only two percent of all applicants successfully receiving loan forgiveness, the promise of PSLF is broken. Today's report shows that this failure extends to servicemembers pursuing PSLF.

The data that informed today's report stems from a joint investigation between SBPC and the American Federation of Teachers into the Administration of the PSLF program by the government and its contractors in an effort to expose the mismanagement and abuse that has denied or delayed millions of public service workers access to this critical program. This investigation has previously identified breakdowns and systemic failures contributing to the promise of PSLF being denied for the vast majority of applicants.

**American Legion Resolution No. 101: *Support for Continuation of Public Service Loan Forgiveness Program*** articulates legislative support and/or administrative rulemaking that protects eligibility of Department of Veterans Affairs and veterans service organizations employment for public service loan forgiveness. This will continue to be a pressing issue in 2021 demanding advocacy and attention.

*[Reported by John Kamin]*

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