



**Statement of Kaitlynn Hetrick**  
**Associate, Government Affairs**  
*of*  
**Iraq and Afghanistan Veterans Of America**  
*before the*  
**House Veterans Affairs Subcommittee on Economic Opportunity**  
  
**May 18, 2022**

Chairman Levin, Ranking Member Moore, and Members of the Subcommittee, on behalf of Iraq and Afghanistan Veterans of America's (IAVA) more than 425,000 members, thank you for the opportunity to share our views, data, and experiences on the pending legislation before the Subcommittee today.

IAVA appreciates the Subcommittee for bringing forward several pieces of important legislation that touch on several of IAVA's top priorities, Ending Veteran Homelessness, Veteran Employment, Military Family Stability, Transition, and Education.

**End Veteran Homelessness**

The VA did not accomplish its plans to end veteran homelessness by the end of 2015, but it has made some significant progress. This is in large part due to private, local, and nonprofit partners who have teamed with VA to implement solutions. IAVA is committed to the fight to end veteran homelessness and has made this issue one of our top priorities. Veterans should not have to worry about where they will sleep at night.

Despite the huge advances made in recent years and the steady decline in veteran homelessness from 2010 to 2019, a slight uptick was found<sup>1</sup> just before a worldwide public health crisis that left many jobless. During the course of the pandemic, VA and HUD were unable to get full numbers due to COVID-19 preventing them from doing face-to-face interviews<sup>2</sup>. The VA cannot solve this challenge alone. Veterans who struggle with substance abuse or were previously incarcerated are often unable to be placed in housing programs. Even more struggle to maintain a permanent home. In IAVA's latest survey, 23% reported going without a home for over a year after they transitioned out of the military, and 77% reported couch surfing temporarily. For years IAVA has advocated for the VA to expand the definition of homelessness to include marginally sheltered or "couch surfing" veterans and allow them to receive the same benefits as those under the current definition of homelessness. The draft bill that would extend the assistance program for veterans residing temporarily in a home owned by a family member would continue to help

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<sup>1</sup><https://www.militarytimes.com/news/pentagon-congress/2021/03/18/the-number-of-veterans-experiencing-homelessness-rose-slightly-even-before-the-coronavirus-pandemic/>

<sup>2</sup><https://www.militarytimes.com/veterans/2022/02/08/fewer-veterans-were-in-homeless-shelters-last-year-was-covid-the-reason/>



some currently in a “couch surfing” situation. IAVA supports the bill but would also like the assistance extended to all those who are marginally sheltered.

IAVA’s Quick Reaction Force is a concierge veteran empowerment program helping veterans navigate an often complex road map to quality free services. In 2020 alone, IAVA provided hundreds of veterans and family members with housing and homelessness-related support. Since the beginning of 2022, 62% of the inquiries were for emergency financial assistance related to getting basic needs met, like housing, food, and utilities. A study in 2012<sup>3</sup> found that 27% of U.S. veterans of the Iraq and Afghanistan wars experienced food insecurity. The numbers are even higher for marginalized veterans.

In IAVA’s most recent member survey, 21% of members stated they have some level of difficulty covering their basic necessary expenses (e.g., housing, food, clothing, and transportation) with their current monthly income. The draft bill that would establish an Office of Food Insecurity at VA could help VA adequately address hunger among veterans and their families. While IAVA is awaiting further testimony from VA on their capacity to implement this office, we are intrigued by the provision that requires the secretary to collaborate with the Secretary of Agriculture and Secretary of Defense to “develop materials related to food insecurity for the Transition Assistance Program curriculum and other transition-related resources.” Our most recent survey showed that 35% of IAVA members felt they were not prepared to manage their finances immediately upon transition out of the military and creating more transition-related services related to food insecurity could better equip veterans and their families upon leaving the military.

Additionally, IAVA is supportive of the draft legislation that would extend the grant program for homeless veterans with special needs and authorize the advisory committee on homeless veterans to continue through 2038.

Through the Supportive Services for Veterans Families Program (SSVF), VA supportive services grants have been awarded to selected private non-profit organizations and consumer cooperatives that will assist very low-income veteran families residing in or transitioning to permanent housing. These grants provide a range of supportive services to eligible veteran families that are designed to promote housing stability. This program has aided thousands of low-income veterans and their families to find permanent housing of their own. Because of this, IAVA supports the draft legislation to extend this program for 2023 and 2024.

Additionally, the three-year SSVF pilot program draft legislation that would help connect homeless veterans to support services does look to be a helpful program that would aid those in need. Before establishing IAVA’s full opinion on the draft, we would like to see VA’s testimony and bipartisan support.

IAVA also supports the draft legislation that would provide homeless veterans outreach services for those that have received an other than honorable discharge. Homeless veterans are

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<sup>3</sup><https://www.cambridge.org/core/journals/public-health-nutrition/article/food-insecurity-among-veterans-of-the-us-wars-in-iraq-and-afghanistan/F03B64DD63287F2BE5F2067F3E5AC5FB>



sometimes also struggling with mental health-related conditions, many of which have gone undiagnosed. A study in 2018<sup>4</sup> found that 76.7% of homeless veteran participants had at least one prior diagnosed mental disorder. The number is estimated to be higher due to those that have not been diagnosed. IAVA has long advocated for ensuring that all veteran populations have access to quality and timely mental health care, regardless of discharge status, combat experience, or component. As it is estimated that such a high number of homeless veterans experience mental health disorders, providing homeless outreach services would be a coupled effort to see all veterans find adequate housing.

Medical Legal Partnerships (MLPs) work to fuse legal aid within a healthcare setting and delivery system in an effort to address the social and legal needs of at-risk individuals. Veterans that run into legal issues, may be too concerned about them to worry about caring for their own health. That combination can lead to exacerbated health issues down the line. The *Veterans Medical Legal Partnerships Act* (H.R. 3950) by **Reps. Scanlon and Fitzpatrick**s would provide grants to states and local governments to create MLPs specifically aimed at providing access to legal services for veterans. VA currently has 31 MLPs across the country within their facilities and, according to their website, are looking at ways to expand. The grants provided through this bill will make veterans whose medical needs put them at risk for unemployment, homelessness, recidivism, and victimization a priority. IAVA is supportive of this legislation and its efforts to provide an integrated legal and medical services program that will aid those at risk within the veteran community.

Finally, the *Tiny Homes for Homeless Veterans Act* (H.R. 6307) by **Reps. Kilmer and Mace** appear to align somewhat with IAVA's priorities, and we appreciate that the legislation has bipartisan support, but we do have two major concerns. The first is the use of Grant and Per Diem funds for a pilot program. Additionally, this legislation is focused on transitional housing rather than a more permanent supportive housing solution. Before deciding to support, we would like to see VA's testimony on the legislation.

### **Employment, Military Family Stability, and Transition**

IAVA has long been an advocate of providing tax credits to offset expenses by military spouses who must obtain professional or trade licenses or certifications when the Active or Reserve servicemember is relocated to a state in which the spouse is no longer qualified to work and allow for greater reciprocity for professional licenses between states. **Rep. Garcia's Military Spouse Licensing Relief Act** (H.R. 2650) would take this a step further and allow spouses to continue to practice upon relocation as long as their license is in good standing. IAVA is proud to support this legislation. It would help military spouses and their families immensely as, according to the most recent Blue Star Family survey<sup>5</sup>, the military spouse community faces unemployment rates much higher than the general population.

When one joins the military, they are given the option of using their duty station or their home of record for tax purposes. When that servicemember marries, their spouse is only given the option

<sup>4</sup> <https://bmcpublihealth.biomedcentral.com/articles/10.1186/s12889-018-5700-6>

<sup>5</sup> [https://bluestarfam.org/wp-content/uploads/2022/03/BSF\\_MFLS\\_Results2021\\_ComprehensiveReport\\_03\\_14.pdf](https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_ComprehensiveReport_03_14.pdf)



of where they are stationed or the servicemember's home of record, no matter where the spouse is from. This puts the spouse, and their family, at a disadvantage tax-wise. IAVA supports **Rep. Cawthorn's Military Spouse Tax Act** (H.R. 4702) which would allow the servicemember's spouse to choose their own home of record for state income tax purposes.

IAVA is also supportive of the draft "*Emergency Relief for Servicemembers Act*" as it would aid servicemembers in a contract for various services, phone, cable, etc, and allow them to terminate the service if they are issued a "stop movement" order and no longer able to utilize the service.

The VA Home Loan program is an incredible entitlement that allows servicemembers, veterans, and surviving spouses the opportunity to purchase a home. IAVA supports **Rep. Brown's VA Home Loan GRACE Act** as it will allow veterans to keep their previously purchased homes and still utilize their full allotted benefit. We are especially optimistic due to the Congressional Budget Office's estimate that it would decrease direct spending by \$603 million over 10 years.

The COVID-19 pandemic brought many challenges in addition to the public health crisis. Over the past two years, Americans have seen record low home interest rates and skyrocketing housing prices. This has created a seller's market most of us have never seen.

During all this, many veterans were disheartened as they found it increasingly difficult to get their offers accepted. A 2021 survey by the National Association of Realtors<sup>6</sup>, found that only 30% of sellers stated they would be open to an offer backed by a VA or FHA loan. Realtor Magazine explained that some real estate professionals are concerned that VA and FHA loans tend to have low appraisals. With the rising cost of homes and sellers looking to close as soon as possible, VA home loans look less appetizing when compared to cash and conventional loans. It is because of this that IAVA supports the draft "*Improving the VA Home Loan Benefit Act*" which would look more in-depth at the appraisal process and evaluate if changes are needed to make the VA Home loan more marketable.

It is widely known that servicemembers are often targeted by credit agencies from the moment they ship off to boot camp. Cash advance establishments are plentiful right outside many military bases and I can remember being flooded with credit card offers within months of joining, something I was not experiencing before. In IAVA's most recent survey, 32% of our members believed they may have or did experience predatory loan practices.

Credit education is not standard practice within our educational systems so it is easy to see how those right out of boot camp could view these offers as a good idea. These practices as well as poor education can be a recipe for destroying a servicemember's credit before they even make E-4. The draft bill "*Building Credit Access For Veterans Act*" could help veterans that have fallen into these traps but still have maintained their regular bills to acquire a VA home loan. IAVA will further evaluate the legislation following testimony from VA and additional discussion with the committee.

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<sup>6</sup> <https://magazine.realtor/daily-news/2022/03/24/fha-va-loan-demand-drops-on-higher-rates>



## **Education**

2008 was a landmark year for the post-9/11 generation. After years of tireless advocacy by IAVA and others, the Post-9/11 GI Bill was passed into law. With it, millions of veterans and their dependents had the doors to higher education opened for them. After deploying for years to Iraq, Afghanistan, and other conflict areas, Congress and the American people agreed that these warriors had earned this educational benefit in return for their service.

In IAVA's latest member survey, 75% of IAVA members reported having used, currently using, or transferring their Post-9/11 GI Bill benefit. And 87% agree the Post-9/11 GI Bill is important to military recruitment and 87% believe it is extremely or very important to transition to civilian life. Since its inception, the Post-9/11 GI Bill has faced threats of funding cuts and abuse, which is why IAVA continues to #DefendTheGIBill.

Under DoD regulations, if a servicemember becomes the sole surviving son or daughter, they may request to be separated with an honorable discharge. If this happens before a servicemember has completed the required 36-months of active duty, they are currently ineligible for the full GI Bill benefit. The draft legislation up for discussion would provide the full education entitlement should a servicemember choose to apply for a sole survivor separation. IAVA is proud to support the draft bill. Applying for this policy would already come at a difficult time, coupled with the difficult decision to leave service. A veteran should not lose out on everything they have worked toward due to a catastrophic family event.

Study abroad programs allow students to tap into programs that may not be available in the U.S. Additionally, it exposes students to other cultures and opportunities. The draft legislation addresses using the GI Bill for study abroad programs. IAVA supports this legislation with the note that we need to ensure that all schools receiving GI Bill funds need to be vetted for anti-predatory practices.

The Veteran Rapid Retraining Assistance Program (VRRAP) offers education and training for high-demand jobs to veterans who are unemployed because of the COVID-19 pandemic. This program aided thousands of veterans who lost their jobs due to Covid-related challenges. IAVA was a primary advocate for this legislation and we continue to point veterans toward the program through IAVA's Quick Reaction Force.

While IAVA has been one of the largest supporters of this legislation, we do have concerns over the expansion of the program to institutions of higher learning as extended degree programs were not the original intent of the program. Before choosing to or to not support the legislation, IAVA would like to hear from VA, as well as others in the veteran space.

Once again, IAVA would like to thank you for holding a hearing that focused heavily on the topic of veteran homelessness. As we are seeing an increased cost of living across the U.S., it is of the utmost importance to keep this issue at the forefront of our minds. We must continue to fight for our veterans that struggle to find adequate housing, as well as work to get in front of the issue. If



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prices continue to rise at this rate many more may find themselves worrying about keeping a roof over their heads and VA needs to be prepared to assist.

Members of the Subcommittee, thank you again for the opportunity to share IAVA's views on these issues today. I look forward to working with the Subcommittee in the future.



## **Biography of Kaitlynn Hetrick**

Kaitlynn Hetrick serves as IAVA's Government Affairs Associate, helping to lead IAVA's advocacy efforts in Washington, D.C. She served in the United States Navy for four years as an Aviation Electronics Technician 3rd Class. Since departing from the Navy in 2014, she used her GI bill to obtain her bachelor's degree at Baldwin Wallace University while working with her fellow student veterans. Serving first as the secretary of her university's Student Veterans of America chapter and then as the president, Kaitlynn worked to help fellow student vets take advantage of all the programs offered due to their service. Kaitlynn has also worked with several veteran non-profits to help disabled and transitioning former servicemembers.