

STATEMENT OF
CARL BLAKE, ASSOCIATE LEGISLATIVE DIRECTOR
PARALYZED VETERANS OF AMERICA
BEFORE THE
HOUSE COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON BENEFITS
CONCERNING H.R. 1108, H.R. 2095, THE "RESERVIST
VA HOME LOAN FAIRNESS ACT OF 2001," H.R. 2222,
THE "VETERANS LIFE INSURANCE IMPROVEMENT ACT OF 2001,"
AND H.R. 3731

APRIL 11, 2002

Chairman Simpson, Ranking Member Reyes, members of the Subcommittee, Paralyzed Veterans of America (PVA) is pleased to present our views on H.R. 1108, H.R. 2095, the "Reservist VA Home Loan Fairness Act of 2001," H.R. 2222, the "Veterans Life

Insurance Improvement Act of 2001,” and H.R. 3731. PVA would like to thank you, Mr. Chairman, for making these pieces of legislation a priority.

H.R. 1108

The proposed bill, **H.R. 1108**, allows for the surviving spouse of a deceased veteran to continue to receive Dependency and Indemnity Compensation (DIC) if he or she remarries after the age of 55. This bill would prevent the VA from stopping payment of these benefits to the surviving spouse. PVA does not have a resolution addressing this issue. This is an issue that staff members in our Veterans Benefits department continue to monitor and evaluate. At this time, PVA does not oppose this proposed legislation.

H.R. 2095, the “Reservist VA Home Loan Fairness Act of 2001”

The National Guard and Reserves have become more important to America’s military force since the Persian Gulf War. In the last five years, the rate of activation and employment of Reserve Component members has increased more than 10 times the rate of usage during the last five years of the 1980s. When called to duty, members of the Guard and Reserves put themselves in harm’s way while sacrificing their home life, family life, and job. Their sacrifices are no less important than the sacrifices that the men and women make who serve in the active duty military; yet, should these veterans apply for a VA Home Loan Guaranty, they are told that they must pay an additional three-quarters of one percent for the VA's Reservist-rate Funding Fee. This disparity in home loan benefits is a major reason why a very small percentage of home loans every year are provided to reservists. The proposed bill, **H.R. 2095**, the “Reservist VA Home Loan Fairness Act of 2001,” makes the home loan guaranty fee equal for all qualified members of the selected reserve and active duty veterans.

As a result of the terrorist attacks that the United States endured on September 11, 2001 and the subsequent call to arms of our nation's military, we have been reminded of the important role that reservists play in our country's armed forces. Those men and women who answered the call to duty by President Bush are an integral part of our nation's armed forces. It is only fair that their sacrifice be recognized as we recognize the service of our active duty military men and women. Congress should recognize the contributions of Reservists in a tangible way by granting them access to VA home loans at the same level and on the same funding fee schedule as active duty veterans. This is simply an issue of fairness. PVA supports this legislation which would properly recognize members of the Reserves as important elements in our nation's military.

H.R. 2222, the "Veterans Life Insurance Improvement Act of 2001"

The proposed bill, **H.R. 2222**, the "Veterans Life Insurance Improvement Act of 2001," makes significant and important changes to life insurance carried by veterans. It ensures that insurance payments are made to a primary beneficiary or a designated alternate beneficiary. It also makes available a higher maximum coverage amount for veterans' mortgage life insurance, and it allows a veteran to carry that coverage beyond his or her 70th birthday.

United States Government Life Insurance (USGLI) and National Service Life Insurance (NSLI) are important benefits available to veterans and their families. It is essential that these benefits be paid to the proper beneficiary in the event that a veteran dies. Likewise, it is important that an alternate beneficiary be designated by the veteran who carries

USGLI or NSLI so that an insurance payment may be made to an appropriate beneficiary. The VA must play an active part in ensuring that benefits that a veteran's surviving spouse or alternate beneficiary are entitled to, are paid in full. The increase in the maximum amount of veterans' mortgage life insurance available, coupled with the reduction in the insurance premiums for service-disabled veterans, is a positive change on behalf of veterans who carry this insurance. PVA supports the initiatives proposed by this legislation.

H.R. 3731

The proposed bill, **H.R. 3731**, increases for FY 2003 and thereafter the amount of money that the Secretary of Veterans Affairs is authorized to pay state and local agencies that ascertain the qualifications of educational institutions that offer courses to veterans and eligible beneficiaries under the Montgomery GI Bill (MGIB) and other veterans' educational assistance programs. State Approving Agencies are vital in determining the quality of educational institutions and programs that are available to our nation's veterans. State education departments usually fund these agencies. These agencies are also important in qualifying employer sponsored on-the-job training programs and apprenticeship programs.

The need to increase funding for State Approving Agencies is the result of the increased responsibilities that this Congress placed on those agencies last year. This need for funding is also related to the increase in the MGIB benefits that were enacted during the last session. As important as these enacted increases for the MGIB benefits are, if the

agencies are not given the resources necessary to certify the best educational programs, then veterans will not be able to take full advantage of the increase in the MGIB benefits. The proposed increase in the funding for the State Approving Agencies will ensure that only the highest quality education programs are available to our veterans and that they are able to take advantage of these programs. PVA fully supports this legislation.

PVA appreciates the efforts of the subcommittee to improve the benefits available to our veterans. During a time when we have soldiers deployed into combat, it is important that we signal to those soldiers that their service in defense of this country will not go unnoticed. They need to believe that there will be benefits available to them after military service. These measures are part of our commitment to those soldiers. We look forward to working with the subcommittee and staff on benefits issues in the future.

I thank the Subcommittee for this opportunity to present PVA's views and would be happy to answer any questions that you might have.

Information Required by Rule XI 2(g)(4) of the House of Representatives

Pursuant to Rule XI 2(g)(4) of the House of Representatives, the following information is provided regarding federal grants and contracts.

Fiscal Year 2002

Court of Appeals for Veterans Claims, administered by the Legal Services Corporation—
National Veterans Legal Services Program—\$179,000 (estimated).

Fiscal Year 2001

Court of Appeals for Veterans Claims, administered by the Legal Services Corporation—
National Veterans Legal Services Program—\$242,000.

Fiscal Year 2000

General Services Administration—Preparation and presentation of seminars regarding
implementation of the Americans With Disabilities Act, 42 U.S.C. §12101, and
requirements of the Uniform Federal Accessibility Standards—\$30,000.

Federal Aviation Administration—Accessibility consultation--\$12,500.

Court of Appeals for Veterans Claims, administered by the Legal Services Corporation—
National Veterans Legal Services Program—\$200,000.

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Carl Blake is an Associate Legislative Director with the Paralyzed Veterans of America (PVA) at the PVA's National Office in Washington, D.C. He represents PVA to federal agencies including the Department of Defense, Department of Labor, Small Business Administration, and the Office of Personnel Management. In addition, he represents PVA on issues such as homeless veterans, disabled veterans' employment, and Gulf War Illness as well as coordinates issues with other Veterans Service Organizations.

He currently serves on the Subcommittee on Disabled Veterans (SODV), part of the Office of Disability Employment Policy (ODEP) and is a member of the Task Force for Veterans Entrepreneurship.

Carl is a native of Woodford, Virginia. He attended the United States Military Academy at West Point, New York. He received a Bachelor of Science Degree from the Military Academy in May 1998. He received the National Organization of the Ladies Auxiliary to the Veterans of Foreign Wars of the United States Award for Excellence in Environmental Engineering Science.

Upon graduation from the Military Academy, he was commissioned as a Second Lieutenant in the United States Army. He was assigned to the 1st Brigade of the 82nd Airborne Division at Fort Bragg, North Carolina. Carl was retired from the military in October 2000 due to a service-connected disability.

Carl is a member of the Virginia-Mid-Atlantic chapter of the Paralyzed Veterans of America.

Carl and his wife Venus live in Fredericksburg, Virginia.