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*Veterans' Benefits: Issues in the 110th Congress*

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**Abstract.** Congressional interest in benefits for veterans has increased with the ongoing wars in Iraq and Afghanistan. This report provides a general discussion of veterans' benefits issues that are part of the legislative agenda of the 110th Congress or are likely to be of legislative interest. Among those issues are disability compensation and pensions; education benefits; homelessness; life insurance; the status or eligibility of groups such as U.S. merchant seamen and World War II Filipino veterans for veterans' benefits; Reserve and National Guard eligibility for veterans' benefits; the U.S. Court of Appeals for Veterans Claims; and legal representation for veterans. For each issue, an overview is provided, along with summaries of pertinent pending legislation. In addition, an overview of the benefits and their eligibility requirements, demographics for both the veteran population and the benefit population, and summary data on the FY2008 budget for veterans' benefits are provided. Issues that are not addressed by this report are veterans' medical care and appropriations for the Department of Veterans Affairs.

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# Veterans' Benefits: Issues in the 110<sup>th</sup> Congress

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## Summary

Congressional interest in benefits for veterans has increased with the ongoing wars in Iraq and Afghanistan. This report provides a general discussion of veterans' benefits issues that were part of the legislative agenda of the 110<sup>th</sup> Congress or were of legislative interest. Among those issues were disability compensation and pensions; education benefits; housing; homelessness; life insurance; the status or eligibility of groups such as U.S. merchant seamen and World War II Filipino veterans for veterans' benefits; Reserve and National Guard eligibility for veterans' benefits; the U.S. Court of Appeals for Veterans Claims; and legal representation for veterans. For each issue, an overview is provided, along with summaries of pertinent legislation. In addition, an overview of the benefits and their eligibility requirements, demographics for both the veteran population and the benefit population, and summary data on the FY2009 budget for veterans' benefits are provided. Issues that are not addressed by this report are veterans' medical care and appropriations for the Department of Veterans Affairs. This report will not be updated.

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## Introduction

Congress has been involved with providing benefits to veterans since the earliest days of the nation, enacting the first veterans' pension law in 1789. As the nation grew and successive wars increased the number of veterans, the variety of benefits that were available to veterans (e.g., disability compensation, education benefits, life insurance) continued to develop. In addition, some benefits were extended to veterans' dependents and survivors, such as educational assistance, dependency and indemnity compensation, and death pensions.

The ongoing wars in Iraq and Afghanistan have heightened congressional interest in veterans' benefits. This report discusses veterans' benefits issues that were part of the legislative agenda for the 110<sup>th</sup> Congress or were of interest to Congress. These issues include disability compensation and pensions, including the benefit claims pending inventory and the annual cost-of-living adjustment; education benefits; housing; homelessness; life insurance; the status or eligibility of groups, such as U.S. merchant seamen and World War II Filipino veterans for veterans' benefits; Reserve and National Guard eligibility for veterans' benefits; the U.S. Court of Appeals for Veterans Claims; and legal representation for veterans. These benefits and issues fall under the jurisdiction of the Department of Veterans Affairs (VA), Veterans Benefits Administration (VBA). Also presented in this report are an overview of the benefits and their eligibility requirements, data on both the veteran population and the benefit population, and summary information on the FY2009 budget for veterans' benefits. Issues that are not covered in this report are veterans' medical care<sup>1</sup> and appropriations for the VA.<sup>2</sup>

## Overview

### Benefits

Veterans and their spouses, dependents, or survivors may be eligible for a range of benefits, including compensation for service-connected disabilities, educational assistance, housing loans, life insurance, burial benefits, and a pension benefit for older or permanently disabled low-income veterans who served during a period of war. In its 562-page final report that was released on October 3, 2007, the Veterans Disability Benefits Commission urged the VA and the Department of Defense to develop uniform, consistent policies for rating veterans' disabilities.<sup>3</sup> The commission, which was established by Title XV of the National Defense Authorization Act for FY2004 (P.L. 108-136), was charged with evaluating the appropriateness of the benefits available to veterans and their survivors as a result of disability or death due to military service, the standards used to determine whether or not veterans are compensated, and the appropriate level of each benefit.

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<sup>1</sup> For information on veterans' medical care issues, see CRS Report RL33993, *Veterans' Health Care Issues*, by Sidath Viranga Panangala.

<sup>2</sup> For background information on appropriations for the Department of Veterans Affairs, see CRS Report RL34558, *Military Construction, Veterans Affairs, and Related Agencies: FY2009 Appropriations*, by Daniel H. Else, Christine Scott, and Sidath Viranga Panangala.

<sup>3</sup> Links to the Veterans Disability Benefits Commission's final report, related documents, and to other information on the group are available on the Commission's website at <http://www.vetscommission.org/>.

## Eligibility for Benefits

Eligibility for most VA benefits is primarily determined by the individual's active duty military service and the individual's being discharged under conditions other than dishonorable.<sup>4</sup> For certain benefits, such as the pension benefit, at least part of the active duty military service must have been during a period of war.<sup>5</sup> For many benefits, the eligibility requirements for members of the National Guard and Reserve called to active duty will be different from those of the regular armed forces. Certain civilian groups have also been recognized as being eligible for veterans benefits. The GI Bill Improvement Act of 1977 (P.L. 95-202) recognized the services of the Women's Air Forces Service Pilots (WASPs)—a civilian group that was attached to the U.S. Army Air Force during World War II—as active duty military service for benefits administered by the VA, and it provided a method for other civilian groups to apply to the Secretary of the Air Force for similar recognition. As of March 2007, a total of 38 civilian groups had received recognition.<sup>6</sup>

## Demographics

The VA is the major source, and in some cases the only source, for information on the total veteran population and beneficiaries of veterans' benefits. Estimates of the veteran population will be different from the population receiving benefits during a specific time period for several reasons, including that not all veterans are receiving benefits in a given period of time; that benefits may be, depending on the specific benefit, provided to veterans, surviving spouses, and children; and that some veterans, surviving spouses, or children may receive more than one type of benefit in a given period of time.

## Veteran Population

The VA estimates<sup>7</sup> the veteran population by various characteristics, including age, sex, state, and period of service. As of September 30, 2008, there were an estimated 23.3 million living veterans in the United States and Puerto Rico.

The five states with the largest estimated number of veterans (California, Florida, Texas, New York, and Pennsylvania) together accounted for 32.4% of the total estimated population of veterans. The five states with the smallest estimated number of veterans (South Dakota, North Dakota, Wyoming, Vermont, and the District of Columbia) together accounted for 1.2% of the total estimated number of veterans.<sup>8</sup>

<sup>4</sup> Even if the condition of discharge generally bars an individual from benefits, certain exceptions may apply. See CRS Report RL33113, *Veterans Affairs: Basic Eligibility for Disability Benefit Programs*, by Douglas Reid Weimer.

<sup>5</sup> Many wars have federally designated beginning and ending dates. For veterans' benefits, the periods of war are defined in 38 U.S.C. § 101(11). For additional information, see CRS Report RS21405, *U.S. Periods of War*, by Barbara Salazar Torreon.

<sup>6</sup> For a list of civilian groups with recognition, see 38 CFR Chapter 1 § 3.7.

<sup>7</sup> The Department of Veterans Affairs' estimates (VetPop2007, Office of the Actuary, Office of Policy, U.S. Department of Veterans Affairs) are based on a model that uses detailed data on veterans from the decennial census through April 2000; actual Department of Defense (DOD) separations, including Reserve and National Guard forces with a federal activation, through September 2006; and projected DOD separations.

<sup>8</sup> According to 38 U.S.C. § 101(20), the District of Columbia and Puerto Rico are considered to be states for matters (continued...)

As of September 30, 2008, the majority of all veterans (63.9%) were age 55 or older, with 5.5% age 85 or older. Female veterans were 7.7% of the total veteran population and had an age distribution that was generally younger than for all veterans. As of September 30, 2008, only 31.5% of female veterans were age 55 or older. The majority (55.8%) of female veterans were under age 50.

## The Benefit Population

The VA also provides data on the number of beneficiaries of veterans' benefits in FY2007. Disability compensation benefits were provided to 2,789,490 veterans, 332,837 survivors, and 1,163 children. In addition, 88,744 veterans were provided with a clothing allowance, and 1,534 veterans received Equal Access to Justice Act (EAJA) payments.<sup>9</sup> Pension benefits<sup>10</sup> were provided to 325,378 veterans and 198,047 survivors. The caseload for readjustment benefits (including education and training, work-study, tuition assistance, and the all-volunteer force educational assistance programs) was 585,367.<sup>11</sup>

## Budget

The Administration's FY2009 budget request for the VA was \$90.8 billion. This would have been an increase of \$2.6 billion, or 3.0%, over the FY2008 appropriation (including the contingent emergency funding). The FY2009 Consolidated Security, Disaster Assistance, and Continued Appropriations Act of 2009 (P.L. 110-329) provided \$94.4 billion in funding for the VA, with 49.5% of the funds for mandatory spending.<sup>12</sup>

One of the key issues for VA non-medical benefits in recent years has been the size of the disability claims workload and the average time (183 days in FY2007)<sup>13</sup> to process claims. The U.S. Troop Readiness, Veterans' Care, Katrina Recovery, and Iraq Accountability Appropriations Act, 2007 (P.L. 110-28), provided additional funding to the VA in FY2007 for resources to address the large number of pending claims and shorten processing times. P.L. 110-28 provided the VA with \$60.75 million for hiring and training of additional claims processing personnel and \$20 million for information technology to support claims processing.

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(...continued)

pertaining to veterans.

<sup>9</sup> Equal Access to Justice Act (EAJA) payments are awards from successful challenges of the Department of Veterans Affairs' policies, procedures, or regulations in the U.S. Court of Appeals for Veterans Claims under the Equal Access to Justice Act.

<sup>10</sup> Pension benefits may be awarded to very low-income veterans who served during periods of war and are either age 65 or are permanently and totally disabled (not service-connected) and to their eligible surviving spouses and dependent children.

<sup>11</sup> Department of Veterans Affairs, *FY2009 Budget Submission, Benefits and Burial Programs and Departmental Administration*, Volume 3 of 4, pp. 2A-3 and 2B-13, available at [http://www.va.gov/budget/summary/2009/Volume\\_3-Benefits\\_and\\_Burial\\_and\\_Dept\\_Admin.pdf](http://www.va.gov/budget/summary/2009/Volume_3-Benefits_and_Burial_and_Dept_Admin.pdf).

<sup>12</sup> For more information on the VA budget, see CRS Report RL34558, *Military Construction, Veterans Affairs, and Related Agencies: FY2009 Appropriations*, by Daniel H. Else, Christine Scott, and Sidath Viranga Panangala.

<sup>13</sup> Department of Veterans Affairs, *FY2009 Budget Submission, Benefits and Burial Programs and Departmental Administration*, Volume 3 of 4, p. 4B-6, available at [http://www.va.gov/budget/summary/2009/Volume\\_3-Benefits\\_and\\_Burial\\_and\\_Dept\\_Admin.pdf](http://www.va.gov/budget/summary/2009/Volume_3-Benefits_and_Burial_and_Dept_Admin.pdf).

## Issues in the 110<sup>th</sup> Congress

### Status or Eligibility

While former members of the U.S. armed forces and members of a number of civilian groups are eligible for benefits administered by the VA, other groups as well have requested status as veterans or advocated additional veterans' benefits from Congress.

### U.S. Merchant Seamen

Certain U.S. merchant seamen were recognized in 1988 as having active duty service for veterans benefits under P.L. 95-202. Merchant seamen who received recognition either (1) served aboard Army-owned vessels or certain merchant marine vessels in support of U.S. armed forces (vessels must have some part of a qualifying voyage in contested waters between December 7, 1941 and August 15, 1945); (2) were in a military invasion during World War II; or (3) were requisitioned by the U.S. Army for Operation Mulberry in the 1944 invasion of Normandy. U.S. merchant seamen who do not meet these criteria are not recognized as having active duty service for the full range of veterans' benefits.<sup>14</sup>

In the 110<sup>th</sup> Congress, H.R. 23 (sponsored by Representative Bob Filner) and S. 961 (sponsored by Senator E. Benjamin Nelson) would have provided a monthly benefit of \$1,000 to qualified U.S. merchant seamen and their survivors. Under these bills, a qualified U.S. merchant seaman was one who served between December 7, 1941, and December 31, 1946, as a crew member aboard a vessel that (1) was operated by the now defunct War Shipping Administration or the Office of Defense Transportation; (2) did not operate on inland waters, the Great Lakes, or any U.S. lake, bay, or harbor; (3) was under contract to, was chartered to, or was the property of, the U.S. government; and (4) was serving the U.S. armed forces. In addition, the seaman had to be licensed to serve (or documented for service) as a crew member. H.R. 23 was reported by the House Committee on Veterans' Affairs (H.Rept. 110-269, Pt. I) on July 27, 2007, and the House passed the bill by a voice vote on July 30, 2007. As amended, H.R. 23 would have established the Merchant Mariner Equity Compensation Fund, which would have provided a monthly payment of \$1,000 to each U.S. merchant seaman who met the previously stated qualifications, and would have authorized appropriations to the fund for FY2008-FY2012.<sup>15</sup> No action was taken on S. 961. H.R. 447 (sponsored by Representative Jeff Fortenberry) would have provided that merchant seamen who received the Mariners Medal be provided VA health care on the same basis as recipients of the Purple Heart. No action was taken on H.R. 447.

### Filipino Veterans

Under current law, former members of the Regular or "Old" Philippine Scouts who fought during World War II are recognized for all benefits administered by the VA. Former members of the Commonwealth Army of the Philippines are recognized for many of the benefits administered by

<sup>14</sup> For more information on U.S. merchant seamen, see CRS Report RL33992, *Veterans Benefits: Merchant Seamen*, by Christine Scott and Douglas Reid Weimer.

<sup>15</sup> For more detailed information on this bill, see CRS Report RL33992, *Veterans Benefits: Merchant Seamen*, by Christine Scott and Douglas Reid Weimer.

the VA. However, because of the economic differences between the United States and the Philippines, benefits for residents of the Philippines have a lower dollar value than those for U.S. residents. In addition, former members of two other Philippine groups that fought during World War II, the Recognized Guerilla Forces and the New Philippine Scouts, are recognized for only a limited number of benefits administered by the VA.<sup>16</sup>

In the 110<sup>th</sup> Congress, H.R. 760 (sponsored by Representative Bob Filner) and S. 57 (sponsored by Senator Daniel Inouye) would have eliminated the distinction between the Regular or “Old” Philippine Scouts and the other three groups of veterans—Commonwealth Army of the Philippines, Recognized Guerrilla Forces, and New Philippine Scouts—and made them all fully eligible for VA benefits similar to those received by U.S. veterans. Hearings on these bills were held by the House Committee on Veterans’ Affairs on February 15, 2007, and by the Senate Committee on Veterans’ Affairs on April 11, 2007. On July 17, 2007, the House Committee on Veterans’ Affairs ordered H.R. 760 to be reported by a voice vote. S. 66 (sponsored by Senator Daniel Inouye) would have required the Secretary of the Army to determine, based on the written application of any person who was a national of the Philippine Islands, whether or not the person performed any military service in the Philippine Islands in aid of the armed forces of the United States during World War II that would have qualified the person to receive any U.S. veterans’, military, or other benefits. No action was taken on S. 66.

S. 1315 (sponsored by Senator Daniel Akaka) would have expanded eligibility for VA benefits for members of the organized military forces (including Recognized Guerilla Forces) of the Commonwealth of the Philippines and the Philippine Scouts, including provisions for dependency and indemnity compensation (DIC) and pensions for individuals living outside of the United States. S. 1315, which was reported by the Senate Committee on Veterans’ Affairs (S.Rept. 110-148) on August 29, 2007, was passed by the Senate on a 96-1 vote on April 24, 2008. The amended version of S. 1315 that the House passed by a voice vote on September 22, 2008, did not contain the Filipino veteran benefit provisions.

H.R. 6897 (sponsored by Representative Bob Filner), which the House passed by a 392-23 vote on September 23, 2008, would have provided one-time payments to Filipino veterans who served in the Commonwealth Army of the Philippines, Recognized Guerrilla Forces, and the Philippine Scouts. The payments would have been \$15,000 for U.S. citizens and \$9,000 for non-U.S. citizens. The bill would have established the Filipino Veterans Equity Compensation Fund and authorized it to make the one-time payments, subject to the availability of appropriated funds. A \$198 million appropriation for the proposed Filipino Veterans Equity Compensation Fund was provided in Section 160 of Division A (the FY2009 continuing resolution portion) of H.R. 2638 (sponsored by Representative David Price), which the House passed by a 370-58 vote on September 24, 2008. The Senate passed the bill by a 78-12 vote on September 27, 2008, and it became P.L. 110-329 on September 30, 2008.

## Reserve and National Guard

Reservists called to active duty may, depending on the length of active military service and discharge conditions (other than dishonorable), qualify for the full range of benefits administered

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<sup>16</sup> For more information on Filipino veterans, see CRS Report RL33876, *Overview of Filipino Veterans' Benefits*, by Sidath Viranga Panangala, Christine Scott, and Carol D. Davis.

by the VA.<sup>17</sup> Reservists who are not called to active duty (i.e., not activated) may qualify for some benefits administered by the VA. National Guard members establish eligibility for benefits by being called to *federal* service during a period of war or a national emergency. More specifically:

- Reservists and Guard members are eligible for disability compensation for service-connected disabilities—disabilities that are incurred or aggravated during active duty (or active-duty training)—and for certain other conditions incurred during inactive-duty training.
- Reservists and Guard members may be eligible for educational benefits. The determination of eligibility is made by either the Department of Defense or the Department of Homeland Security if the Reservist or Guard member is activated, or by the Reserve component if the Reservist or Guard member is not activated.
- Reservists and Guard members may be eligible for VA home loans if they have served at least six years, are activated for at least 90 days, or have service-connected disabilities. Reservists or Guard members who are not eligible for the VA home loan benefit may be eligible for Federal Housing Administration (FHA) loans on favorable terms.
- Reservists and Guard members are eligible for VA life insurance.
- Reservists are eligible for VA burial flags if they served their initial obligation, were discharged for service-connected disabilities, or died while they were members of the Reserves.

H.R. 2259 (sponsored by Representative Peter Welch) would have required the Secretary of Defense and the Secretary of Veterans Affairs to prepare a plan within 180 days of enactment that would maximize participation in the Benefits at Delivery Discharge Program by members of the Reserve. A hearing was held on H.R. 2259 by the House Committee on Veterans' Affairs' Subcommittee on Economic Opportunity on June 21, 2007. H.R. 3798 (sponsored by Representative Robin Hayes) would have expanded the employment protections of the Uniformed Services Employment and Reemployment Rights Act (USERRA) to members of the National Guard who are called to duty for required drills and training under Section 502(f) of Title 32 of the *U.S. Code*. The House Committee on Veterans' Affairs's Subcommittee on Economic Opportunity held a hearing on H.R. 3798 on April 16, 2008. H.R. 4247 (sponsored by Representative Adam Smith) would have provided additional transition benefits for members of the Reserve, including a year of transitional mental health care, more educational assistance, a provision to maintain the pay of federal employees called to duty as members of the Reserve,<sup>18</sup> and aid to state and local governments that continue to pay employees called to duty as members of the Reserve. No action was taken on H.R. 4247.

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<sup>17</sup> Reservists are members of the Reserve elements of the Army, Navy, Air Force, Marine Corps, and Coast Guard. National Guard are members of the Army National Guard and the Air National Guard.

<sup>18</sup> In general, federal civilian employees called to active duty in Reserve components do not receive their civilian pay. A federal civilian employee called to active duty can receive, for a limited time (15 days), both civilian and military pay. Under certain circumstances, a federal employee may, for a limited time, receive "gap" pay (the difference between the employee's federal civilian pay and military pay).

## Disability Compensation and Pension Benefits

### Disability Compensation

A veteran disabled because of an injury or disease that was incurred, or aggravated, during active military service may be entitled to a monthly *disability compensation benefit*. The veteran must have been discharged, or separated from service, under conditions other than dishonorable. The following groups of veterans qualify for disability compensation because their disabilities are presumed to be service-connected: former prisoners of war; veterans exposed to herbicides during military operations in Vietnam; veterans exposed to ionizing radiation; and certain Gulf War veterans.

The monthly disability compensation benefit is not subject to federal income taxes, and the amount varies based on the level of disability and the number of dependents. The FY2008 National Defense Authorization Act (P.L. 110-181) eliminated the offset of VA disability compensation benefits from any disability severance pay received from the military.

To receive benefits, a veteran must file a claim for benefits and have the VA evaluate his or her disability to assign a rating for the disability of between 0% to 100% (in 10% increments).<sup>19</sup>

In the 110<sup>th</sup> Congress, H.R. 2943 (introduced by Representative John Sarbanes) would have changed the manner in which disabled veterans could qualify to receive Social Security Disability Insurance (SSDI) benefits. The bill would have let veterans with service-connected disabilities who are rated and certified by the VA as totally disabled be eligible for SSDI benefits without having to be evaluated by the Social Security Administration (SSA) if they met the other requirements for SSDI benefits. Currently, SSA evaluates all applicants (veterans and non-veterans) to determine their eligibility for SSDI benefits.<sup>20</sup> No action was taken on H.R. 2943.

In addition to disability compensation, veterans with service-connected disabilities have other benefits such as vocational rehabilitation, grants for adaptive housing and automobiles, and a clothing allowance.<sup>21</sup>

### Claims Pending

The inventory of claims pending for disability compensation and pensions has been a long-standing concern for veterans service organizations, the VA, and Congress.<sup>22</sup> According to the

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<sup>19</sup> For more information on the VA's disability rating system, see CRS Report RL33991, *Disability Evaluation of Military Servicemembers*, by Christine Scott, Sidath Viranga Panangala, and Charles A. Henning.

<sup>20</sup> For more information on the Social Security Disability Insurance (SSDI) program, see CRS Report RL32279, *Primer on Disability Benefits: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)*, by Scott Szymendera.

<sup>21</sup> For more information on benefits available to disabled veterans, see CRS Report RL34626, *Veterans' Benefits: An Overview of Benefits for Disabled Veterans*, by St Jalisa E. Miller, Christine Scott, and Carol D. Davis and CRS Report RL34627, *Veterans' Benefits: The Vocational Rehabilitation and Employment Program*, by Beverley A. Crane, Christine Scott, and Carol D. Davis.

<sup>22</sup> See, for instance: (1) House Committee on Veterans' Affairs, Press Release, "VA's Claims Processing System is in Need of 21<sup>st</sup> Century Reform": House Veterans' Affairs Subcommittee Works to Improve VA's Claims Processing System and Eliminate Backlog, February 14, 2008, available at <http://veterans.house.gov/news/PRArticle.aspx?NewsID=205>; (2) Government Accountability Office (GAO), *Veterans' Disability Benefits: Claims* (continued...)

Government Accountability Office (GAO), despite taking steps to improve its disability claims process, the VA continues to face challenges in reducing the number of claims pending and speeding up the process of deciding claims.<sup>23</sup>

In the 110<sup>th</sup> Congress, hearings were held by both the House and Senate Veterans' Affairs Committees on the VA's disability claims processing system and the timeliness of claims processing.<sup>24</sup> During these hearings, the VA outlined steps that it had taken, or planned to take in the future, to improve the timeliness of claims processing. Other witnesses provided testimony in the hearings on their perceptions of the expected impact of the VA's steps to improve claims processing and on additional measures or reforms that they believe are needed to improve the VA's claims processing.

To address this issue, legislation was introduced in the 110<sup>th</sup> Congress that would have had an impact on disability determinations by the VA. Each chamber had its version of the Wounded Warrior Assistance Act of 2007—H.R. 1538 in the House (introduced by Representative Ike Skelton) and S. 1283 in the Senate (introduced by Senator Mark Pryor). Both bills contained provisions that addressed disability evaluation, including a mandate for a joint Department of Defense (DOD)-VA study and report to Congress on the disability evaluation systems used by each department, recommendations for improvement, and the feasibility of consolidating the two systems. H.R. 1538 was reported by the House Committee on Armed Services (H.Rept. 110-68, Pt. 1) on March 23, 2007. The House passed the bill on a 426-0 vote on March 28, 2007, and the Senate passed it by unanimous consent on July 25, 2007. No action was taken on S. 1283.

On November 7, 2007, the VA and the DOD announced a pilot program for a single physical to be used by both departments for disability evaluation and rating purposes. The one-year pilot program, which began the week of November 29, 2007, was conducted at the three military medical centers in the Washington, DC area: the Walter Reed Army Medical Center, the National

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Processing Challenges Persist, while VA Continues to Take Steps to Address Them, Statement of Daniel Bertoni, GAO Director of Education, Workforce, and Income Security, Testimony Before the Subcommittee on Disability Assistance and Memorial Affairs, House Committee on Veterans' Affairs, GAO-08-473T, February 14, 2008, available at <http://www.gao.gov/new.items/d08473t.pdf>; (3) GAO, Veterans' Disability Benefits: Processing of Claims Continues to Present Challenges, Statement of Daniel Bertoni, GAO Acting Director of Education, Workforce, and Income Security Issues, Testimony before the Subcommittee on Disability Assistance and Memorial Affairs, House Committee on Veterans' Affairs, GAO-07-562T, March 13, 2007, available at <http://www.gao.gov/new.items/d07562t.pdf>; (4) John L. Davis, VA Vows to End Claims Backlog: Automation, Teamwork and More Staff are Key To Reducing the 650,000 VA Compensation Claims Clogging the System, VFW Magazine, June 1, 2002.

<sup>23</sup> Government Accountability Office (GAO), *Veterans' Disability Benefits: Claims Processing Challenges Persist, while VA Continues to Take Steps to Address Them*, Statement of Daniel Bertoni, GAO Director of Education, Workforce, and Income Security, Testimony Before the Subcommittee on Disability Assistance and Memorial Affairs, Committee on Veterans' Affairs, House of Representatives; GAO-8-473T, February 14, 2008, available at <http://www.gao.gov/new.items/d08473t.pdf>.

<sup>24</sup> (1) U.S. Congress, Senate Committee on Veterans' Affairs, *Review of Veterans' Disability Compensation: Undue Delay in Claims Processing*, Hearings, 110<sup>th</sup> Cong., 2<sup>nd</sup> sess., July 9, 2008, available at [http://veterans.senate.gov/public/index.cfm?pageid=16&release\\_id=11731&view=all](http://veterans.senate.gov/public/index.cfm?pageid=16&release_id=11731&view=all). (2) U.S. Congress, House Committee on Veterans' Affairs, *Examining the U.S. Department of Veterans Affairs' Claims Processing System*, Hearings, 110<sup>th</sup> Cong., 2<sup>nd</sup> sess., February 14, 2008, available at <http://veterans.house.gov/hearings/hearing.aspx?NewsID=189>. (3) U.S. Congress, House Committee on Veterans' Affairs, Subcommittee on Disability Assistance and Memorial Affairs, *Personal Costs of the U.S. Department of Veterans Affairs Claims Backlog*, Field Hearing, Serial No. 110-51, 110<sup>th</sup> Cong., 1<sup>st</sup> sess., October 9, 2007, available at <http://veterans.house.gov/hearings/transcript.aspx?newsid=131>. (4) U.S. Congress, Senate Committee on Veterans' Affairs, *VA Claims Adjudication Process*, Hearings, 110<sup>th</sup> Cong., 1<sup>st</sup> sess., March 7, 2007, available at [http://veterans.senate.gov/public/index.cfm?pageid=16&release\\_id=10805&view=all](http://veterans.senate.gov/public/index.cfm?pageid=16&release_id=10805&view=all).

Naval Medical Center, and the Air Force's Malcolm Grow Medical Center at Andrews Air Force Base. On November 7, 2008, the VA announced that the disability evaluation pilot will be expanded to 19 additional locations between November 2008 and May 2009.<sup>25</sup>

H.R. 653 (sponsored by Representative Thomas Reynolds) would have had the Secretary of Veterans Affairs accept (if there was no clear and convincing evidence to the contrary) that an injury or disease was service-connected based on the sworn affidavit of a veteran who served in combat on or before July 27, 1953 (prior to or during the Korean War). No action was taken on H.R. 653. H.R. 797 (sponsored by Representative Tammy Baldwin) and S. 1163 (introduced by Senator Daniel Akaka) would expand disability compensation for veterans who were visually impaired in both eyes by using a standard definition of blindness used by other federal agencies, including the Social Security Administration. The House Committee on Veterans' Affairs reported H.R. 797 (H.Rept. 110-57) on March 20, 2007, and the House passed the bill on a 424-0 vote on March 21, 2007. The Senate Committee on Veterans' Affairs reported S. 1163 (S.Rept. 110-143) on August 3, 2007. On November 2, 2007, the Senate deleted the language of H.R. 797, replaced it with the text of S. 1163, as amended, and passed H.R. 797 by unanimous consent. On December 11, 2007, the House agreed to the Senate amendment with additional House amendments. The Senate agreed to the House amendments on December 17, 2007, and H.R. 797 became P.L. 110-157 on December 26, 2007.

### *Cost-of-Living Adjustment*

Under current law, certain benefits for veterans, survivors, and dependents—disability compensation, pension, dependency and indemnity compensation, and the clothing allowance—are not automatically adjusted for inflation. Instead, legislation has been introduced and enacted each year to provide an annual veterans' cost-of-living (or inflation) adjustment (COLA) equal to the COLA provided to Social Security recipients.

In the second session of the 110<sup>th</sup> Congress in 2008, S. 2617 (sponsored by Senator Daniel Akaka) would provide a veterans' COLA equal to the COLA for Social Security benefits effective December 1, 2008. S. 2617 was reported by the Senate Committee on Veterans' Affairs (S.Rept. 110-430) on July 24, 2008. The bill, which was passed by the Senate by unanimous consent on July 30, 2008, and by the House on a 418-0 vote on September 10, 2008, became P.L. 110-324 on September 24, 2008.<sup>26</sup>

During the first session of the 110<sup>th</sup> Congress in 2007, H.R. 1284 (sponsored by Representative John Hall) would provide a veterans' COLA equal to the COLA for Social Security benefits that became effective December 1, 2007. The bill was reported by the House Committee on Veterans' Affairs (H.Rept. 110-56) on March 20, 2007. H.R. 1284, which was passed by the House on a

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<sup>25</sup> For more information on the expansion of this pilot program, see Department of Veterans Affairs news release, "VA Announces Expansion of Disability Evaluation System Pilot: All Military Services Now Taking Part," November 7, 2008, available at <http://www1.va.gov/opa/pressrel/pressrelease.cfm?id=1614>.

<sup>26</sup> The veterans' 2009 COLA matches the 5.8% Social Security COLA for 2009; see CRS Report 94-803, *Social Security: The Cost-of-Living Adjustment in January 2009*, by Gary Sidor. The House companion measure to S. 2617 was H.R. 5826 (sponsored by Representative Ciro Rodriguez). Reported by the House Committee on Veterans' Affairs (H.Rept. 110-643) on May 15, 2008, H.R. 5826 was passed by the House on a 417-0 vote on May 21, 2008.

418-0 vote on March 21, 2007, and by the Senate by unanimous consent on October 18, 2007, became P.L. 110-111 on November 5, 2007.<sup>27</sup>

Also introduced during the first session were S. 161 (sponsored by Senator John Thune) and H.R. 402 (sponsored by Representative Joe Knollenberg), which would have created an annual automatic veterans' COLA based on the Social Security adjustment. No action was taken on either bill.

## Pension Benefits

A veteran of limited means who has wartime service (i.e., part of his or her military service occurred during a period of war) and is either age 65 or older or is permanently and totally disabled (not service-connected) may be eligible for a monthly pension benefit. However, the pension benefit was designed to provide monthly income to very low-income veterans who served during times of war, so the veteran's gross income can reduce the maximum benefit.<sup>28</sup> The pension benefit is higher if the veteran is housebound or requires aid and attendance.<sup>29</sup>

Legislation was introduced in the 110<sup>th</sup> Congress that would alter the amount of, or eligibility for, the pension benefits. H.R. 1272 (sponsored by Representative Shelley Berkley) would have increased the maximum annual pension benefit amount. No action was taken on H.R. 1272. H.R. 1900 (sponsored by Representative Nick Rahall) would have expanded eligibility for the pension benefit to veterans who received an expeditionary medal during a period of service that was not a period of war. H.R. 1901 (sponsored by Representative Nick Rahall) would have expanded eligibility for the pension benefit to veterans who served during specific periods of time in the Republic of Korea, Lebanon, Granada, or Panama. The Subcommittee on Disability Assistance and Memorial Affairs of the House Committee on Veterans' Affairs held a hearing on H.R. 1900 and H.R. 1901 on July 31, 2007. S. 2025 (sponsored by Senator Daniel Akaka) would have provided an additional monthly pension amount for veterans 65 or older who were eligible for the pension benefit because of age and were also permanently and totally disabled, or who were housebound due to disabilities but did not qualify for aid and attendance. No action was taken on S. 2025. S. 1315 (sponsored by Senator Daniel Akaka) would have clarified that a veteran who qualified for the pension benefit based on age was not eligible for an additional payment because the veteran was housebound or required aid and attendance. S. 1315, which was reported by the Senate Committee on Veterans' Affairs (S.Rept. 110-148) on August 29, 2007, was passed by the Senate on a 96-1 vote on April 24, 2008. The amended version of S. 1315 that the House passed by a voice vote on September 22, 2008, did not contain this provision.

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<sup>27</sup> The veterans' 2008 COLA matched the 2.3% Social Security COLA for 2008; see CRS Report 94-803, *Social Security: The Cost-of-Living Adjustment in January 2009*, by Gary Sidor. The Senate companion measure to H.R. 1284 was S. 423 (sponsored by Senator Daniel Akaka), which was reported by the Senate Committee on Veterans' Affairs (S.Rept. 110-135) on July 24, 2007.

<sup>28</sup> For more information on VA pension programs, see CRS Report RS22804, *Veterans' Benefits: Pension Benefit Programs*, by Carol D. Davis and Christine Scott.

<sup>29</sup> "Aid and attendance" is an additional benefit paid to veterans, their spouses, surviving spouses, and parents. This allowance is paid in all compensation, dependency indemnity compensation, and pension programs. The payment is based on the need for aid and attendance of another person, or by a specific disability.

## Education

Congressional interest in the education benefits afforded to military personnel greatly increased after the terrorist attacks of September 11, 2001, and the U.S. military became involved in Iraq and Afghanistan, which resulted in increasing numbers of military personnel and reservists being called to active duty.

Veterans' and servicemembers' education benefits were significantly expanded on June 30, 2008, when President George W. Bush signed the Supplemental Appropriations Act, 2008 (P.L. 110-252) into law. Title V of the law, the Post-9/11 Veterans Educational Assistance Act of 2008, extends education benefits to veterans and servicemembers who have served on active duty in the armed forces (including members of reserve components under a call or order to active duty) for at least 90 days after September 10, 2001.<sup>30</sup> Under this program, individuals with at least 36 months of active duty service after that date are eligible for 36 months of educational assistance benefits consisting of

- tuition and fees (limited to tuition charged at the most expensive public institution in the state in which the veteran or servicemember is enrolled);
- a monthly housing allowance (based on average housing prices in the area in which the veteran or servicemember is enrolled); and
- a \$1,000 annual stipend for books and required educational expenses.

Provisions for funds for tutorial assistance, licensing, and certification tests are also included. Benefit eligibility for individuals who serve fewer than 36 months on active duty would be calculated as a percentage of the total maximum benefits. In addition, the law includes provisions allowing servicemembers who have served at least six years on active duty and who agree to serve at least four more years to transfer their education benefits to their dependents. The effective date for the new benefits is August 1, 2009.

The expanded veterans' education benefits in P.L. 110-252 are substantially similar to provisions in S. 22 (sponsored by Senator Jim Webb) and its companion bill, H.R. 5740 (sponsored by Representative Harry Mitchell). The benefits were included in an amendment to the war supplemental bill, H.R. 2642 (sponsored by Representative Chet Edwards), which the House passed on a 256-166 vote on May 15, 2008. On May 22, 2008, the Senate passed an amendment to H.R. 2642 that also included expanded veterans' education benefits on a 75-22 vote. In a 416-12 vote on June 19, 2008, the House approved revisions to the Senate-passed version of H.R. 2642, which reflected compromises on enhanced veterans' education benefits and other domestic issues. The Senate passed the compromise legislation on June 26, 2008, by a 92-6 vote.<sup>31</sup>

S. 3339 (sponsored by Senator Daniel Akaka), a technical corrections bill to the Post-9/11 Veterans Educational Assistance Act, was reported by the Senate Committee on Veterans' Affairs (S.Rept. 110-433) on July 26, 2008. This bill would have affected the program in several ways, including clarifying how benefit levels were to be calculated for certain training outside the

<sup>30</sup> For more information on the new veterans' education benefits, see CRS Report RS22929, *A Brief Overview of the Post-9/11 Veterans Educational Assistance Act of 2008*, by Shannon S. Loane.

<sup>31</sup> For more information on the war supplemental appropriations, see CRS Report RL34451, *FY2008 Spring Supplemental Appropriations and FY2009 Bridge Appropriations for Military Operations, International Affairs, and Other Purposes (P.L. 110-252)*, by Stephen Daggett et al.

United States and declaring that for-profit institutions of higher education would not be eligible to participate in the Yellow Ribbon G.I. Education Enhancement Program.<sup>32</sup>

On September 11, 2008, the Subcommittee on Economic Opportunity of the House Committee on Veterans' Affairs held an oversight hearing on implementation of the Post-9/11 Veterans Educational Assistance program. Committee members heard testimony from Keith Pedigo, VA Associate Deputy Under Secretary in the Veterans Benefits Administration's Office of Policy and Program Management, about the VA's intention to use contractor support to develop a system for the electronic processing of applications and enrollment information. Committee members expressed concerns over the decision to use contractors, the bidding process being used to hire a contractor, and the VA's ability to meet the August 1, 2009 implementation deadline for the new program.

In October 2008, the VA announced that it would not use contractors to develop the electronic processing system but would develop it in-house. In a November 18, 2008 hearing before the Subcommittee on Economic Opportunity of the House Committee on Veterans' Affairs, Keith Wilson, director of the Office of Education Service in the Veterans Benefits Administration, detailed short-term and long-term implementation strategies. As an interim measure, the VA is updating its current information technology system to administer the new program from August 1, 2009, through November 2010. In the long term, the VA will work with the Space and Naval Warfare Systems Command (SPAWAR) to develop a permanent rules-based automated system.

The statute requires the VA to publish regulations addressing the implementation of this program. Draft regulations were published in the *Federal Register* on December 23, 2008.<sup>33</sup>

The Post-9/11 Educational Assistance program is the latest of several federal veterans' educational assistance programs that have been enacted since 1944. The Servicemen's Readjustment Act of 1944 (P.L. 78-346), more commonly referred to as the GI Bill of Rights, provided support, including education benefits, to veterans of World War II. After the original GI Bill expired in 1956, other laws and programs enacted for similar purposes included the Korean Conflict GI Bill (Veterans' Readjustment Assistance Act of 1952, P.L. 82-550), the Vietnam-Era GI Bill (P.L. 89-358), the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP, P.L. 94-502), the current Montgomery GI Bill (MGIB, P.L. 98-525), and the Reserve Educational Assistance Program (REAP, P.L. 108-375).<sup>34</sup>

In addition to the newly-enacted Post-9/11 Veterans' Educational Assistance program, the following educational assistance programs are available to veterans and servicemembers:

- MGIB-Active Duty (MGIB-AD)—for individuals who are on active duty or following separation from active duty;

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<sup>32</sup> The Yellow Ribbon G.I. Education Enhancement Program provides additional funding for veterans or servicemembers attending private institutions. Every dollar that a college or university makes available to participating individuals would be matched by the VA, up to 50% of the difference between the cost of tuition and fees and the amount otherwise provided for tuition and fees under the Post-9/11 Veterans Educational Assistance program.

<sup>33</sup> Department of Veterans Affairs, "Post-9/11 GI Bill," 73 *Federal Register* 78876-78910, December 23, 2008.

<sup>34</sup> For more information about the various federal education benefits available to veterans and military personnel, see CRS Report RL34549, *A Brief History of Veterans' Education Benefits and Their Value*, by David P. Smole and Shannon S. Loane.

- MGIB-Selected Reserves (MGIB-SR)—for members of the selected reserves; and
- MGIB-Reserve Educational Assistance Program (REAP)—for members of reserve components who are called or ordered to active duty in response to a war or national emergency as declared by the President or Congress.

Maximum monthly benefit amounts for full-time enrollment in eligible programs are \$1,321.00 for active duty members (MGIB-AD) who enlist for three years or more (as of August 1, 2008); \$1,056.80 for individuals in the selected reserves (REAP) who are called to active duty and who serve more than two consecutive years on active duty (as of August 1, 2008); and \$329.00 for members of the selected reserves (MGIB-SR) who are not serving on active duty (as of October 1, 2008).<sup>35</sup>

While servicemembers are required to elect to participate in the MGIB program at the time of their enlistment and to agree to make 12 months of payments into the program, no such requirements apply to the Post-9/11 program. Individuals may be able to receive benefits under multiple veterans' educational assistance programs (to a maximum of 48 months), but they may not receive benefits under more than one program at a time. Additionally, veterans and servicemembers may be eligible to receive federal student aid through programs authorized under the Higher Education Act of 1965 (HEA), as amended. Recently the HEA was amended under the Higher Education Opportunity Act (P.L. 110-315) to provide more favorable education benefits to veterans and servicemembers.<sup>36</sup>

## Housing

### VA-Guaranteed Home Loans

The Servicemen's Readjustment Act of 1944 established the VA home loan guaranty program.<sup>37</sup> Under this program, an eligible veteran may purchase a home through a private lender and the VA guarantees to pay the lender a portion of the losses if the veteran defaults on the loan. While initially established to benefit veterans who had served during wartimes, the program has been amended over the years to extend eligibility to: active duty servicemembers; honorably discharged veterans who have served a specified number of days; officers of the Public Health Service and the National Oceanic and Atmospheric Administration; cadets at the military and Coast Guard academies; midshipmen at the Naval Academy; and individuals who have served six or more years in the National Guard or the Selected Reserves.<sup>38</sup>

<sup>35</sup> The benefit amounts shown for each program are for full-time institutional training. The amounts are less for individuals who attend school less than full-time and who served less than the aforementioned number of years. Links to the latest education benefit payment rate schedules for each of these three programs are available at [http://www.gibill.va.gov/GI\\_Bill\\_Info/rates.htm](http://www.gibill.va.gov/GI_Bill_Info/rates.htm).

<sup>36</sup> For more information on provisions concerning veterans and servicemembers in the Higher Education Act, see CRS Report RL34654, *The Higher Education Opportunity Act: Reauthorization of the Higher Education Act*, by David P. Smole et al.

<sup>37</sup> The program is codified at 38 U.S.C. § 3701 et seq.; the regulations can be found at Title 38, Part 36, Code of Federal Regulations.

<sup>38</sup> For further information on the VA Home Loan Guaranty program, see CRS Report RS20533, *VA-Home Loan Guaranty Program: An Overview*, by Bruce E. Foote.

Under present law, the maximum VA guaranty is 25% of the Federal Home Loan Mortgage Corporation (Freddie Mac) conforming loan limit. As a rule, lenders permit eligible borrowers to obtain VA-guaranteed home loans for four times the VA guaranty amount. In effect, the maximum VA-guaranteed home loan is often equal to the Freddie Mac loan limit.<sup>39</sup> The Economic Stimulus Act of 2008 (“Stimulus Act”), P.L. 110-185, increased the Freddie Mac conforming loan limits temporarily through December 31, 2008, to the higher of the 2008 conforming loan limits—\$417,000 for single-family homes or 125% of the median home price for the area in which the property is located—but in no case could the loan limit exceed 175% of the 2008 limit. Depending on the location of the property, the Freddie Mac loan limit could be between \$417,000 and \$729,750.

After enactment of the Stimulus Act, it was discovered that the increased limits for Freddie Mac did not apply to VA-guaranteed home loans because of the manner in which the language of the act was drafted. This was corrected by identical language that was enacted in two subsequent laws—Sec. 2201 of the Housing and Economic Recover Act of 2008 (HERA), P.L. 110-289, and Sec. 501 of the Veterans’ Benefits Improvement Act of 2008, P.L. 110-389. HERA and P.L. 110-389 provided that through December 31, 2008, the maximum VA guaranty amount was 25% of the Freddie Mac loan limit as increased by the Stimulus Act.

Present law<sup>40</sup> provides that an eligible veteran may obtain a VA-guaranteed loan to refinance an existing loan on a home owned and occupied by the veteran. But the maximum VA guaranty was \$36,000<sup>41</sup>, and the refinanced loan could not exceed 90% of the value of the property.<sup>42</sup> As noted above, lenders will generally make VA-guaranteed loans for up to four times the VA guaranty amount, so a \$36,000 guaranty implies that the maximum amount for a refinanced loan would be \$144,000. This is significantly less than the amount that a veteran may obtain for purchasing a home (\$417,000 to \$729,750). Sec. 503 of HERA amended the law to provide the same guaranty amount for homes purchased or refinanced by a veteran. The section also permitted VA-guaranteed refinance loans to be made for up to 100% of the value of the property.

The VA’s authority to guaranty adjustable rate mortgages (ARMs) expired on September 30, 2008. Sec. 505 of P.L. 110-389 extended that authority through September 30, 2012.

## Housing Grants for Disabled Veterans

The VA administers two major grant programs to assist disabled veterans in adapting housing to their special needs.<sup>43</sup> Under the Specially Adapted Housing (SAH) program, eligible veterans may obtain grants to assist in purchasing homes with the fixtures and facilities that are needed as determined by the nature of their disabilities.<sup>44</sup> Eligible veterans are those whose service-connected disability meet any of the following criteria:

<sup>39</sup> Though there is a maximum guaranty that VA will pay to lenders if borrowers default, VA-guaranteed home loans have no statutory maximum. As a prudent lending practice, lenders generally will not make VA-guaranteed loans in excess of the Freddie Mac conforming loan limit.

<sup>40</sup> 38 U.S.C. § 3710(a)(5).

<sup>41</sup> 38 U.S.C. § 3703(a)(1)(A)(i).

<sup>42</sup> 38 U.S.C. § 3710(b)(8).

<sup>43</sup> For more information on VA housing programs for disabled veterans, see CRS Report RL34626, *Veterans' Benefits: An Overview of Benefits for Disabled Veterans*, by St Jalisa E. Miller, Christine Scott, and Carol D. Davis.

<sup>44</sup> 38 U.S.C. § 2101(a).

- The disability is due to the loss or loss of use of both lower extremities; and braces, canes, crutches, or wheelchairs are needed for locomotion.
- The disability is due to blindness in both eyes plus the loss or loss of use of one lower extremity.
- The disability is due to loss or loss of use of one lower extremity plus disease or injury of an organ; and braces, canes, crutches, or wheelchairs are needed for locomotion.
- The disability is due to loss or loss of use of one lower extremity plus the loss or loss of use of one upper extremity; and braces, canes, crutches, or wheelchairs are needed for locomotion.
- The disability is due to loss or loss of use of both upper extremities, which precludes the use of the arms at or above the elbows.
- The disability is due to a severe burn injury.

Under the Special Home Adaptation (SHA) program, eligible veterans may obtain grants to make special housing adaptations to their residences as required by the nature of their disabilities.<sup>45</sup> The grants may also be used towards purchasing residences that have the required features. Eligible veterans are those whose service-connected disability meet one of the following criteria:

- The disability is due to blindness in both eyes with 5/200 visual acuity or less.
- The disability is due to the loss or loss of use of both hands or extremities below the elbow.

Provisions in the Veterans' Housing Opportunity and Benefits Improvement Act of 2006, P.L. 109-233, authorized SAH and SHA grants for disabled veterans who were residing temporarily in housing owned by family members. For such veterans, SAH grants are limited to \$14,000, and SHA grants are limited to \$2,000.

HERA made several amendments to the two grant programs. The maximum SAH grant was increased from \$50,000 to \$60,000, and the maximum SHA grant was increased from \$10,000 to \$12,000. At the beginning of each fiscal year, the VA was directed to increase both of these grant amounts according to changes in a cost-of-construction index that the department was directed to establish for this purpose.

HERA provided that SAH and SHA grants may be made to active members of the Armed Forces with certain severe service-connected disabilities, and to veterans whose disabilities are due to severe burn injury. The act also gave the VA the discretion to provide specially adapted housing benefits and assistance to disabled veterans who are residing outside the United States, but only if the property is located in a country or political subdivision that will permit the veteran to have a beneficial interest in the property, and the veteran has or will acquire such interest.

Eligibility for SAH and SHA grants to disabled veterans residing temporarily in housing owned by a family member had been scheduled to expire on June 16, 2011, but HERA changed the expiration date to December 31, 2011.

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<sup>45</sup> 38 U.S.C. § 2101(b).

HERA authorized the VA, in the case of a servicemember determined to have a total and permanent disability incurred or aggravated while on active duty, to furnish home improvements and structural alterations for the servicemember while he or she is hospitalized or receiving outpatient care, medical services, or treatment, if the Secretary determines that the servicemember is likely to be discharged or released from the Armed Forces due to the disability.

HERA directed the VA to report to the respective House and Senate Committees on Veterans' Affairs on the: (1) adequacy of VA authorities for providing specially adapted housing assistance for disabled veterans; and (2) advisability of providing such assistance for individuals who reside on a permanent basis in housing owned by a family member.

## Relief from Debt and Foreclosure

Since at least the Civil War, Congress has had two concerns regarding those called into military service during wartimes: (1) servicemembers should be able to fight the wars without worrying about problems that might arise at home, and (2) those called into military service would have a difficult time honoring their pre-service debts because of low military pay. In response to these concerns, Congress has provided some type of relief from legal actions.<sup>46</sup> The Soldiers' and Sailors' Civil Relief Act of 1918 protected active duty servicemembers from such actions as foreclosure and bankruptcy.<sup>47</sup> The Soldiers' and Sailors' Civil Relief Act of 1940 was a revision of the 1918 act.<sup>48</sup> The act was again rewritten in 2003 and enacted as the Servicemembers Civil Relief Act (SCRA), P.L. 108-189.

SCRA provided several protections to servicemembers who purchased their homes prior to entering military service. The interest rate on the mortgage may be no more than 6% during the term of military service. The lender must forgive any interest in excess of 6% that would otherwise accrue. Any legal proceeding against the property must be stayed during the term of military service and 90 days thereafter. The property may not be foreclosed upon during the term of military service and 90 days thereafter.

HERA amended SCRA to temporarily increase these protections. HERA provided that the interest rate on the mortgages of eligible servicemembers may be no more than 6% during the term of military service and one year thereafter. HERA provided that any legal action against the property must be stayed during the term of military service and nine months thereafter. Similarly, the homes of eligible servicemembers may not be foreclosed upon during the term of military service and nine months thereafter. These HERA provisions will expire on December 31, 2011.

## Homelessness

The ongoing wars in Iraq and Afghanistan have resulted in heightened congressional attention to the issue of homeless veterans. The VA estimates that approximately 154,000 veterans are homeless on any given night.<sup>49</sup> According to two studies that have attempted to capture the

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<sup>46</sup> *Soldiers' and Sailors' Civil Relief Act of 1940, A Brief History*, Armed Forces Information Service, available at [http://www.defenselink.mil/specials/Relief\\_Act\\_Revision/history.html](http://www.defenselink.mil/specials/Relief_Act_Revision/history.html).

<sup>47</sup> P.L. 65-103, March 18, 1918.

<sup>48</sup> P.L. 76-861, October 17, 1940.

<sup>49</sup> John H. Kuhn and John Nakashima, *The Fourteenth Annual Progress Report on P.L. 105-114: Services for Homeless* (continued...)

characteristics of homeless people, veterans make up between 15% and 23% of the adult homeless population.<sup>50</sup> Studies indicate that both male and female veterans are more likely to be homeless than their nonveteran counterparts.<sup>51</sup> Among the explanations for the overrepresentation of veterans among homeless people are mental health diagnoses, including post-traumatic stress disorder, addictions to alcohol and other substances, and physical health problems.<sup>52</sup>

Multiple programs exist to serve homeless veterans. The primary programs are the VA's Homeless Providers Grant and Per Diem Program, the Domiciliary Care for Homeless Veterans program, the Health Care for Homeless Veterans program, and the Compensated Work Therapy Program. The Department of Labor also has a program for homeless veterans called the Homeless Veterans Reintegration Program. In FY2008, an estimated \$309 million was provided for these five programs to assist homeless veterans.<sup>53</sup>

In addition, a collaboration between the VA and the Department of Housing and Urban Development (HUD), called HUD-VA Supported Housing (HUD-VASH), provides permanent housing and supportive services to homeless veterans with chronic mental illnesses or chronic substance abuse disorders. Homeless veterans receive Section 8 vouchers from HUD and supportive services through VA medical centers. Initially, the program provided about 1,700 Section 8 vouchers for homeless veterans in 1992. According to the VA, most of those vouchers are still being used by veterans. No other vouchers were funded until the December 26, 2007 enactment of the FY2008 Consolidated Appropriations Act (P.L. 110-161), in which Congress appropriated \$75 million for additional Section 8 vouchers for homeless veterans. On April 16, 2008, HUD announced the award of 10,105 vouchers to housing authorities in all 50 states, the District of Columbia, and Puerto Rico.<sup>54</sup>

In the 110<sup>th</sup> Congress, S. 2162 (sponsored by Senator Daniel Akaka) was signed into law as P.L. 110-387 on October 10, 2008. As introduced, the bill did not contain provisions to assist homeless veterans. However, prior to passage by the Senate on June 3, 2008, several sections were added to the bill that affected homeless veterans' programs. The House further amended the homelessness provisions and passed the bill on September 27, 2008. After the Senate agreed to the House amendments, the bill was passed into law. The new law increased the authorization for the

(...continued)

*Veterans Assessment and Coordination*, U.S. Department of Veterans Affairs, February 28, 2008.

<sup>50</sup> The estimate of 15% included only the sheltered homeless population, while the estimate of 23% included the unsheltered and sheltered populations. See U.S. Department of Housing and Urban Development, *The Third Annual Homeless Assessment Report to Congress*, July 2008, p. 17, <http://www.hudhre.info/documents/3rdHomelessAssessmentReport.pdf>, and Martha R. Burt, Laudan Y. Aron, and Toby Douglas, et al., *Homelessness: Programs and the People They Serve*, Urban Institute, December 1999, p. 18, <http://www.urban.org/UploadedPDF/homelessness.pdf>.

<sup>51</sup> See Robert Rosenheck, Linda Frisman, and An-Me Chung, "The Proportion of Veterans Among Homeless Men," *American Journal of Public Health*, vol. 84, no. 3 (March 1994), p. 466; and Gail Gamache, Robert Rosenheck, and Richard Tessler, "Overrepresentation of Women Veterans Among Homeless Women," *American Journal of Public Health*, vol. 93, no. 7 (July 2003), p. 1134.

<sup>52</sup> Testimony of Cheryl Beversdorf, Director, National Coalition for Homeless Veterans, before the House Appropriations Committee, Subcommittee on Military Construction and Veterans Affairs, FY2008 Appropriations, 110<sup>th</sup> Cong., 1<sup>st</sup> sess., March 8, 2007.

<sup>53</sup> For more information on programs for homeless veterans, see CRS Report RL34024, *Veterans and Homelessness*, by Libby Perl.

<sup>54</sup> For a list of housing authorities and the number of vouchers allocated to each, see [http://www.hud.gov/news/releasedocs/hud-vash\\_chart.doc](http://www.hud.gov/news/releasedocs/hud-vash_chart.doc).

Homeless Providers Grant and Per Diem Program to \$150 million. In addition, it extended the Program for Referral and Counseling for Veterans Transitioning from Certain Institutions through FY2012, removed its demonstration status, and expanded the number of sites able to provide services to 12. Also, P.L. 110-387 added a provision concerning the Domiciliary Care for Homeless Veterans program that requires the Secretary to “take appropriate actions to ensure that the domiciliary care programs of the Department are adequate, with respect to capacity and with respect to safety, to meet the needs of veterans who are women.”

Another provision in P.L. 110-387 authorized a program of supportive services to assist very low-income veteran families who are either making the transition from homelessness to housing or who are moving from one location to another. The law authorized \$15 million for FY2009, \$20 million for FY2010, and \$25 million for FY2011 for this program. Funds are to be distributed to private nonprofit organizations and consumer cooperatives—the entities that will provide supportive services—through a competitive process. Those organizations that assist families transitioning from homelessness will be given priority for funding. Among the eligible services that recipient organizations may provide are case management, health care services, daily living services, assistance with financial planning, transportation, legal assistance, child care, and housing counseling.

## Life Insurance

The VA administers several life insurance programs for veterans. Three programs are closed for enrollment, but still have active policies: United States Government Life Insurance (a World War I program); National Service Life Insurance (a World War II program); and Veterans Special Life Insurance (a Korean War program). The following current programs are open for enrollment.

### Servicemembers' Group Life Insurance (SGLI) and Family Servicemembers' Group Life Insurance (FSGLI)

SGLI coverage is available to eligible servicemembers in \$50,000 increments up to \$400,000.<sup>55</sup> Spouses and dependent children are eligible for FSGLI if the servicemember is insured under SGLI. Under FSGLI, spouse coverage can be elected in \$10,000 increments up to \$100,000 but cannot exceed the servicemember's SGLI coverage amount. Dependent children coverage under FSGLI is \$10,000 and is automatic for servicemembers with SGLI coverage.

### Traumatic Servicemembers' Group Life Insurance (TSGLI)

TSGLI became effective December 1, 2005, and all servicemembers with SGLI coverage are automatically covered by TSGLI. For specified traumatic injuries, TSGLI provides a benefit that ranges from \$25,000 to \$100,000, depending on the type and severity of the traumatic injury. TSGLI benefits are also retroactive to October 7, 2001, for traumatic injuries incurred in Operation Enduring Freedom or Operation Iraqi Freedom. The servicemember applies to his or her uniformed service for a TSGLI benefit. The uniformed service determines whether the

<sup>55</sup> For more information on SGLI, see CRS Report RL32769, *Military Death Benefits: Status and Proposals*, by David F. Burrelli and Jennifer R. Corwell.

servicemember is eligible for it, and, if so, the amount that he or she should receive. Then the uniformed service notifies the VA to pay the TSGLI benefit to the servicemember.

### **Veterans' Group Life Insurance (VGLI)**

VGLI coverage is available in \$10,000 increments up to \$400,000, but it cannot exceed the level of SGLI coverage that the member had in force at the time of separation from service. Upon separation from service, an SGLI member can convert his or her coverage to a commercial plan offered by participating commercial insurance companies or to a renewable VGLI policy.

### **Service-Disabled Veterans Insurance (S-DVI)**

S-DVI coverage is available in \$1,000 increments up to \$10,000 for veterans who do not have dishonorable discharges, were released from active duty after April 25, 1951, and received new service-connected disability ratings within two years of applying for S-DVI coverage. In addition, supplemental coverage of \$20,000 is available for S-DVI policy holders who are under age 65, are eligible for waivers of S-DVI premiums due to total disability, and apply for the supplemental coverage within one year of being notified that the premium waiver has been granted.

In the 110<sup>th</sup> Congress, H.R. 585 (sponsored by Representative Stephanie Herseth Sandlin) and S. 225 (sponsored by Senator Larry Craig) would have expanded retroactive TSGLI coverage by eliminating the requirement that the traumatic injury be incurred in Operation Enduring Freedom or Operation Iraqi Freedom. A hearing on H.R. 585 was held by the Subcommittee on Disability Assistance and Memorial Affairs of the House Committee on Veterans' Affairs on June 19, 2007. No action was taken on S. 225. S. 643 (sponsored by Senator Daniel Akaka) and H.R. 2026 (sponsored by Representative Walter Jones, Jr.) would have increased the supplemental S-DVI benefit from \$20,000 to \$40,000. No action was taken on either bill. H.R. 2697 (sponsored by Representative Doug Lamborn) and S. 1265 (sponsored by Senator Larry Craig) would have expanded eligibility for veterans' mortgage life insurance to include members of the armed services who are receiving specially adapted housing assistance from the VA. The Subcommittee on Disability Assistance and Memorial Affairs of the House Committee on Veterans' Affairs held a hearing on H.R. 2697 on July 31, 2007. No action was taken on S. 1265.

S. 1315 (sponsored by Senator Daniel Akaka) would have made several changes to the insurance programs administered by the VA, including

1. creating a new level-premium term life insurance program for disabled veterans (who may switch coverage from S-DVI) that had a maximum value of \$50,000 and could be taken in \$10,000 increments (veterans age 70 and older had a maximum value of 20% of the maximum value in place before turning age 70);
2. expanding SGLI to include certain members of the Ready Reserve;
3. increasing the amount of S-DVI supplemental coverage from \$20,000 to \$30,000;
4. expanding eligibility for retroactive TSGLI coverage; and
5. providing for the designation of a fiduciary under TSGLI.

S. 1315, which was reported by the Senate Committee on Veterans' Affairs (S.Rept. 110-148) on August 29, 2007, was passed by the Senate on a 96-1 vote on April 24, 2008. The House passed

an amended version of S. 1315 by a voice vote on September 22, 2008. The amended House version contained only the provisions for the expansion of SGLI to certain members of the Ready Reserve and for the provision of the designation of a fiduciary under TSGLI.

H.R. 1585 (sponsored by Representative Ike Skelton), which contained a provision that would have provided for the designation of a fiduciary or trustee for benefits under TSGLI for servicemembers who were medically incapacitated, was vetoed by President George W. Bush on December 28, 2007. This provision, however, was subsequently included in H.R. 4986 (sponsored by Representative Ike Skelton), which was passed by the House on a 369-46 vote on January 16, 2008, and by the Senate on a 91-3 vote on January 22, 2008. H.R. 4986 became P.L. 110-181 on January 28, 2008.

## Legal Representation for Veterans

Since the American Civil War, Congress has regulated the representation of veterans before the VA and its predecessors. This regulation has continued to evolve over the years, with Congress establishing various standards for representation, criteria and guidelines for fees, and limitation on when a veteran may engage the services of an attorney (on a fee basis) to represent him or her in the appeals process.

The VA claims appeal process is a detailed multistep procedure.<sup>56</sup> A law enacted in the 109<sup>th</sup> Congress, P.L. 109-461—the Veterans Benefits, Health Care, and Information Technology Act of 2006<sup>57</sup> (“act”)—has modified attorney participation in appeals. The Secretary of Veterans Affairs (“Secretary”) is required to provide additional qualifications and standards for agents<sup>58</sup> and attorneys who represent veterans before the VA. These standards deal with (1) training and character and (2) fee criteria and limitations. The Secretary is authorized to charge and collect fees from the agents or attorneys to be used for administrative expenses for veterans’ benefits programs. The following grounds for suspension of agents and attorneys are provided in the act: presenting frivolous claims, prior suspensions, charging excessive or unreasonable fees, or failure to comply with the Secretary’s regulations.

A significant change that the act made in the role of attorneys in the appeal process is *when in the appeal process an attorney may commence services for fees*. Previously, an attorney could not represent a veteran for a fee until the Board of Veterans Appeals (BVA) made a final decision.<sup>59</sup> This had the effect of excluding an attorney from the process until all of the administrative appeals had been exhausted. The act now permits an attorney to enter the appeal process at a much earlier date—after the veteran has received a decision on his or her claim from the VA and decides to appeal this initial decision administratively through the filing of a Notice of Disagreement (NOD).<sup>60</sup> *An attorney may now provide representation for a fee after the NOD is filed*. The act requires the Secretary to provide Congress with an evaluation of the effect of the new system of representation, not later than 42 months after the date of its enactment. The act

<sup>56</sup> See CRS Report RL33704, *Veterans Affairs: The Appeal Process for Veterans' Claims*, by Douglas Reid Weimer.

<sup>57</sup> P.L. 109-461, Title I.

<sup>58</sup> “Agents” or representatives of various veterans’ service organizations may represent a veteran in his/her appeal process. CRS Report RL33704, *Veterans Affairs: The Appeal Process for Veterans' Claims*, by Douglas Reid Weimer.

<sup>59</sup> Id. at 3. See Figure I. Appeal Process.

<sup>60</sup> Id.

also modified the requirements to file attorney fee agreements so as to reflect the earlier point when an attorney or agent can enter the appeal process. The Secretary is also authorized to review a fee agreement, and the Secretary may order a reduction in an agreed upon fee if the Secretary finds the fee excessive or unreasonable. The Secretary's decision may be reviewed by the BVA, which is authorized to make the final review of the issue.<sup>61</sup>

Permitting paid legal representation at an earlier stage in the veterans' appeal procedure has been somewhat controversial. While veterans' groups such as the National Organization of Veterans Advocates (NOVA) and the Paralyzed Veterans of America (PVA) have supported the change, other groups—most notably, the Disabled American Veterans (DAV)—have vigorously opposed the change, have continued to oppose implementation of the law, and have sought a repeal of the law.<sup>62</sup> Opposition to the change may be summarized into three broad categories. First, representatives of veterans' groups have been the exclusive representatives of veterans in the VA administrative appeal process and are reluctant to change this arrangement. Second, there is a belief that any benefits should belong exclusively to the veteran and should not be shared or paid to a legal representative. Third, there may be a reluctance to have previous work done by veteran representatives reviewed by attorneys.

H.R. 1318 (introduced by Representative Ron Lewis) would have repealed the authority for certain agent or attorney representation in veterans' benefit cases before the VA. In effect, the bill would have returned to the procedure that existed before P.L. 109-461 became law and allowed paid representation only after the BVA rendered a final decision in the case. No action was taken on H.R. 1318.

## U.S. Court of Appeals for Veterans Claims

Sometimes a veteran may not agree with the VA's initial decision concerning an award or the amount of the benefit. Within the VA, there is an extensive appeal/review process that concludes with the decision of the Board of Veterans Appeals (BVA).<sup>63</sup> Final decisions of the BVA may be appealed to the U.S. Court of Appeals for Veterans Claims (CAVC).<sup>64</sup> The CAVC is an independent court, separate and apart from the VA. The CAVC does not hold trials, hear witness testimony, or receive new evidence.<sup>65</sup> In deciding a case, the CAVC considers the BVA decision, the briefs submitted by the parties, and the record that was considered by the VA and made available to the BVA.<sup>66</sup>

The veteran who is appealing to the CAVC may represent himself or herself or may be represented by an attorney or an authorized representative.<sup>67</sup> The VA's Office of General Counsel

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<sup>61</sup> 38 U.S.C. § 7104.

<sup>62</sup> For a brief summary of the DAV's position on this issue, see <http://www.vetsfirst.org/support-the-veterans-benefits-protection-act-hr-1318>.

<sup>63</sup> See CRS Report RL33704, *Veterans Affairs: The Appeal Process for Veterans' Claims*, by Douglas Reid Weimer.

<sup>64</sup> See CRS Report RS22561, *Veterans Affairs: The U.S. Court of Appeals for Veterans Claims - Judicial Review of VA Decision Making*, by Douglas Reid Weimer.

<sup>65</sup> 38 U.S.C. § 7261.

<sup>66</sup> See CRS Report RS22561, *Veterans Affairs: The U.S. Court of Appeals for Veterans Claims - Judicial Review of VA Decision Making*, by Douglas Reid Weimer.

<sup>67</sup> Representation before the court is governed by U.S. Vet. App. R. 46.

represents the Secretary of Veterans Affairs and the VA before the CAVC.<sup>68</sup> Following a final decision of the CAVC, that decision may be appealed to the U.S. Court of Appeals for the Federal Circuit (“Federal Circuit”)<sup>69</sup> by either the veteran or the VA. Appeals to the Federal Circuit are required to be filed within 60 days of the final CAVC decision.<sup>70</sup> Following a final decision by the Federal Circuit, either the veteran or the VA may petition the U.S. Supreme Court for certiorari, or review, of that decision within 90 days of the Federal Circuit’s final action.<sup>71</sup>

Congress has been concerned about the CAVC’s backlog of cases and the overall length of time needed to process an appeal through the VA and then through the CAVC.<sup>72</sup> An additional, related concern is the hardship experienced by those veterans who are not receiving any benefits while their appeals are pending. In response to these concerns, the Senate Committee on Veterans’ Affairs held a hearing on the CAVC and the backlog on July 13, 2006,<sup>73</sup> during which it was reported that there was a backlog of more than 5,800 cases. Among the issues discussed was the possible recall of retired CAVC judges to help reduce the backlog.<sup>74</sup> Following the hearing, two retired judges were recalled to process or decide more cases through the system. After the recall term of these two judges ended, two other retired judges were recalled. At the present time, two judges are serving in recall status.<sup>75</sup> With more appeals being filed each month, it is anticipated that the CAVC will continue to have a heavy workload.

S. 3023 (introduced by Senator Daniel Akaka) was signed into law on October 10, 2008 (P.L. 110-389, Title VI, Veterans’ Benefits Improvement Act of 2008). The law temporarily increases the number of active judges on the CAVC by two, requires the CAVC to prescribe rules regarding the privacy and security of court documents, and repeals the time limit on service of recalled retired judges who voluntarily serve more than 90 days. The law modifies the pay structure for such recalled retired judges, and the CAVC is required to submit annual reports on its workload to Congress.

Several bills similar to S. 3023 were considered by the 110<sup>th</sup> Congress but were not enacted into law. These bills are summarized below.

S. 1289 (introduced by Senator Larry Craig) would have amended Title 38 of the *U.S. Code* to modify the salary and the terms of the judges of the CAVC. The bill would have also modified the recall provisions for retired CAVC judges and other matters relating to the CAVC.

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<sup>68</sup> 38 U.S.C. § 7263(a).

<sup>69</sup> Id. § 7292.

<sup>70</sup> 28 U.S.C. § 2107.

<sup>71</sup> 38 U.S.C. § 7292(c). A petition for certiorari requests the Supreme Court to review the decision of the lower court. The Court has broad discretion in deciding which cases it chooses to review.

<sup>72</sup> As all claims and appeals are different, it has not been possible to determine the “average” length of an appeal through the VA and CAVC process.

<sup>73</sup> U.S. Congress, Senate Committee on Veterans’ Affairs, *Battling the Backlog Part II: Challenges Facing the U.S. Court of Appeals for Veterans Claims*, 109<sup>th</sup> Cong., 2<sup>nd</sup> sess., July 13, 2006, S.Hrg. 109-694, available at [http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=109\\_senate\\_hearings&docid=f:29716.pdf](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=109_senate_hearings&docid=f:29716.pdf).

<sup>74</sup> Id. The judges would be “recalled” to serve on the court in their retirement.

<sup>75</sup> A recall-eligible retired judge may not be recalled for more than 90 days (or the equivalent) during any calendar year without the judge’s consent. (38 U.S.C. § 7257(a)(2)).

S. 1315 (introduced by Senator Daniel Akaka) contained provisions in Title V that were substantially similar to those in S. 1289.<sup>76</sup> The bill, which was reported by the Senate Committee on Veterans' Affairs (S.Rept. 110-148) on August 29, 2007, was passed by the Senate on a 96-1 vote on April 24, 2008. The House passed an amended version of S. 1315 by a voice vote on September 22, 2008.

S. 2640 (introduced by Senator Richard Burr) contained provisions similar to those in S. 1289 and S. 1315. Title V of S. 2640 dealt with the recall of CAVC judges and their pay structure;<sup>77</sup> discretion in the imposition of practice and registration fees;<sup>78</sup> an annual report on the CAVC's workload to Congress;<sup>79</sup> and a report to Congress by the General Services Administration (GSA) on the expansion of facilities for the CAVC.<sup>80</sup>

H.R. 4084 (introduced by Representative John Hall) contained some provisions similar to those in S. 1315. H.R. 4084 would have required the CAVC to submit an annual report summarizing its workload to the Senate and House Committees on Veterans' Affairs<sup>81</sup> and would also have required the GSA to provide Congress with a report on the expansion of the CAVC's office space.<sup>82</sup> The Subcommittee on Disability Assistance and Memorial Affairs of the House Committee on Veterans' Affairs held a hearing on H.R. 4084 on November 8, 2007.

S. 2091 (introduced by Senator Daniel Akaka) would have amended Title 38 of the *U.S. Code* to increase the number of the CAVC's active judges from seven to nine.

S. 2737 (introduced by Senator Daniel Akaka) would have amended Title 38 of the *U.S. Code* to grant jurisdiction to the CAVC to review compliance of ratings for disabilities under the schedule of 38 U.S.C. § 1151 with the statutory requirements applicable to entitlement to disability compensation.

H.R. 5892 (introduced by Representative John Hall) would have amended Title 38 of the *U.S. Code* to require an annual report on the workload of the CAVC.<sup>83</sup> The bill would also have modified the CAVC's jurisdiction and the finality of its decisions.<sup>84</sup> The House Committee on Veterans' Affairs reported H.R. 5892 (H.Rept. 110-789) on July 29, 2008, and the House passed the bill by a 429-0 vote on July 30, 2008.

S. 3419 (introduced by Senator Hillary Rodham Clinton) would have required the CAVC to prepare and submit an annual workload report to Congress. The bill would also have modified the jurisdiction and finality of the decisions of the CAVC.

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<sup>76</sup> U.S. Congress. Senate Committee on Veterans' Affairs, *Veterans Benefits Enhancement Act of 2007*, 110<sup>th</sup> Cong., 1<sup>st</sup> sess., August 29, 2007, S.Rept. 110-148.

<sup>77</sup> S. 2640, § 501.

<sup>78</sup> Id. § 502.

<sup>79</sup> Id. § 503.

<sup>80</sup> Id. § 504.

<sup>81</sup> H.R. 4084, § 4.

<sup>82</sup> Id. § 5.

<sup>83</sup> H.R. 5892, § 201.

<sup>84</sup> Id. § 202.

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