

Mr. Quentin Kinderman, Deputy Director, National Legislative Service, Veterans of Foreign Wars

STATEMENT OF

QUENTIN KINDERMAN, DEPUTY DIRECTOR  
NATIONAL LEGISLATIVE SERVICE  
VETERANS OF FORERIGN WARS OF THE UNITED STATES

TO THE

SENATE COMMITTEE ON VETERANS' AFFAIRS

WITH RESPECT TO

PENDING BENEFITS LEGISLATION

WASHINGTON, D.C.      JUNE 23, 2005

MR. CHAIRMAN AND MEMBERS OF THE COMMITTEE:

On behalf of the 2.4 million members of the Veterans of Foreign Wars of the United States (VFW) and our Auxiliaries, I would like to thank you for the opportunity to present our views on the following veterans benefits legislation.

VFW supports S. 1234, legislation that would provide a cost-of-living adjustment to compensation, clothing allowance, and dependency and indemnity compensation (DIC) rates for veterans and their families. Maintaining the purchasing power of these benefits for service-connected veterans, their dependents, and survivors is very important, especially to those who have limited or no other sources of income. VFW urges the Congress to approve this legislation.

We would also like to lend our support to S. 1235, The Veterans Benefits Improvements Act of 2005.

Section 2 would increase Servicemembers Group Life Insurance (SGLI) and Veterans Group Life Insurance (VGLI) from \$250,000 to \$400,000 as enacted in Public Law 109-13. The VFW fully supported the provisions providing an increase in SGLI and VGLI put forth in the Supplemental Appropriation. We believe that the increase in coverage would go a long way towards helping the survivors of servicemembers and veterans financially.

Additionally, it replaces the requirement for spousal approval of insurance coverage and modifications with good faith notification of spouse. VFW supports this change. It would also extend, for one year, the period within which veterans can convert their SGLI coverage to VGLI coverage. It would allow one form to serve as both SGLI extension and VGLI application.

We applaud this change and have testified in the past on the need for more time for conversion of SGLI to VGLI, as well as for a simplified application form for insurance coverage.

Section 3 would make a technical but necessary change to VA's home loan guarantee program. Current regulations preclude certain mortgage vendors from providing the entire package of VA home loans at attractive rates to veterans. The small change in this law would make it easier for these vendors to provide a few types of Adjustable Rate Mortgages at a lower rate to the veteran and increase his or her options when it comes time to finance their house.

VFW supports this provision because it will give a veteran more choices when selecting a loan, and may provide a viable alternative to some of the loans being offered, enabling more veterans to fulfill the American dream by purchasing a home.

VFW has no objection to S. 552, legislation that would make technical and conforming corrections to the Veterans Improvement Act of 2004.

VFW supports S. 917, which would amend title 38, U.S.C. to make the pilot program for direct housing loans for Native American veterans permanent. The American dream of homeownership is often very difficult for veterans who live in areas of the country where federal law prohibits lenders from taking possession of property deemed "native trust lands." The Native American Veteran Housing Loan Program offers a solution in a Memorandum of Understanding between VA and the Bureau of Indian Affairs (BIA).

Under this VA-administered program, Native American veterans can qualify for direct loans to build or purchase homes on such lands. By making this program permanent you will offer the loan guaranty VA benefit to those who have honorably served and reside on native trust lands.

The VFW supports S. 151, The Veterans Benefits Outreach Act of 2005. This legislation would amend Title 38, U.S.C., to require an annual plan on VA outreach activities. We commend the VA for its current and on-going outreach activities, but as Senator Coleman and Senator Pryor mention in support of their legislation, more can be done to identify and inform those eligible for programs administered under the VA. This is especially important as our Armed Forces return from the war theaters of Afghanistan and Iraq.

VFW is especially concerned that veterans who are already service-connected for serious and, if untreated, potentially progressive illnesses, including diabetes in Vietnam veterans and PTSD in returning combat veterans, may not be receiving proper medical care from the VA medical system. Providing this care is, and should be, a high priority at VA. Since these veterans are known to VA, outreach would be cost effective and efficient, and could greatly enhance the quality of life of these veterans.

VFW has no objection to S. 423, legislation which would amend title 38, U.S.C., to make a stillborn child an insurable dependent for purposes of the SGLI program. The loss of a child during pregnancy is very difficult and tragic event for a family. This provision would provide some measure of support at a troubling time for military families.

The VFW does not object to S. 551, legislation that would direct VA to establish a national cemetery in Colorado Springs, Colorado. However, we do support the planning mechanism that VA has established with regard to selection of new national cemetery construction sites.

VFW strongly supports S. 909, legislation that would expand eligibility for government markers for marked graves of veterans at private cemeteries. Public Law 107-103 included a provision to allow the VA to furnish headstones or markers for veterans buried in private cemeteries as long as the death occurred on or after September 11, 2001. The law does not include veterans who died before that date. Last year a provision allowing for an amendment which would have corrected this inequity was approved by both House and Senate as a part of The Veterans' Benefits Enhancements Act of 2003, but unfortunately was not enacted into law.

Congress has endorsed restoring the right of every veteran to receive a grave marker that recognizes and pays tribute to their service for a grateful nation. This legislation would amend the current law and include those veterans who have died since November 1, 1990. VFW Resolution 702 calls on Congress to correct this inequity and allow those who died between November 1, 1990 and September 10, 2001 to be honored with a government headstone or marker.

Mr. Chairman and members of the Committee, this concludes VFW's testimony. We again thank you for including us in today's important discussion, and I will be happy to respond to any questions you may have. Thank you.