



## NOTES FROM VBA VSO NATIONAL SERVICE DIRECTORS MEETING – DEC. 19, 2019

The call was facilitated by Michael Stoddard, VBA VSO Liaison, Under Secretary for Benefits. There was also an option to attend the meeting in person in Washington, D.C. Stacey-Rae Simcox from Stetson and Caleb Stone from William & Mary represented the NLSVCC.

- **Mail Automation**
  - VA terminated its mail automation contract because the vendor wasn't meeting expectations.
  - Likely won't see any progress until May 2020.
  - Veterans won't see any effects on the front end (the process of sending correspondence will remain unchanged).
- **Blue Water Navy Claims**
  - Stoddard says that VA "ready to go" on claims, but VA is not seeing nearly as many Blue Water Navy claims as expected.
  - Stoddard says to contact him with the names of all claimants who need prioritization.
  - Upon questioning, Stoddard conceded that the estimate of ~400K claims was probably an overshoot.
  - Ameer Roberson from the Office of Strategic Engagement talked about the VA's informational packet that will be available for the public.
  - Apparently, they've also created a video that may eventually go on YouTube.
  - There is a special hotline for information related to A/O claims: 1-800-749-8387.
- **Training Modules for Active Duty Service Members**
  - *\*\*Editorial Note\*\* On the phone, this presentation was mostly unintelligible. \*\*end note\*\**
  - There will be more online training modules regarding VA-administered benefits for active-duty servicemembers starting in March 2020.
  - It also sounds like other information will be included—for example, naturalization and immigration.
- **VA Loan Guaranty Program**
  - Blue Water Navy Act affects home loans as well. From the information sheet:
    - Home loan provisions take effect on January 1, 2020.
    - On January 1, 2020, VA-guaranteed home loans will no longer be limited to the Federal Housing Finance Agency (FHFA) Conforming Loan Limits. Veterans will be able to obtain no-down-payment home loans in all areas, regardless of the loan amount.
    - On January 1, 2020, there will be temporary increases to the Congressionally-mandated VA Home Loan funding fee for some purchase and cash-out refinance loans.
    - There will be a reduction in the home loan funding fee for Reservists and National Guard borrowers to align with the fee paid by 'regular military' borrowers.
    - The law exempts Purple Heart recipients currently serving on active duty from the VA Home Loan funding fee.
    - The law also removes the previous loan limit for Native American Veterans seeking to build or buy a home on Federal Trust land.



- The law also enables the Secretary to authorize VA appraisers to use their apprentices, trainees, or the information gathered by another subordinate appraiser to complete an appraisal for a VA guaranteed loan.
- **Association of Military Banks of America (AMBA)**
  - The VA is partnering with this trade organization starting December 20, 2019.
  - “The partnership with AMBA member banks and financial institutions affords certain Veterans potential access to banks and financial institutions that they may otherwise not have access to, based on their credit and/or legal history.”
  - It sounds like they are helping veterans with financial/legal issues with getting bank accounts so they can receive their benefits via direct deposit.
  - VA is also concerned about fraud. Stoddard talked about a story where a liquor store had worked itself in as an intermediary giving the veteran cash for a cut of the benefits. VA doesn’t want veterans to get taken advantage of.
  - Someone asked if veterans would get an increased rate of interest, like servicemembers get from some banks. Stoddard thought that it would happen, but said he couldn’t promise it.
- **Open Forum**
  - People noted that some of the Blue Water Navy notification letters were sent to veterans that shouldn’t have received them.
  - Someone asked if the issues with outgoing mail had been fixed. Stoddard thought that the problem had been resolved.
  - There was some discussion of VBMS and notifications of correspondence. Both NLSVCC members understood the VSOs in the room were saying that they are fine with the VA NOT mailing notices of decisions as long as those decisions are in VBMS and the VSOs get a notification that they are in VBMS. (We disagree with this.)