

---

---

# *Committee Meeting*

of

## SENATE MILITARY AND VETERANS' AFFAIRS

*“The Committee will receive testimony from invited organizations that support members of the United States Armed Forces”*

---

---

**LOCATION:** Committee Room 6  
State House Annex  
Trenton, New Jersey

**DATE:** January 30, 2023  
10:00 a.m.

### **MEMBERS OF COMMITTEE PRESENT:**

Senator Joseph P. Cryan, Chair  
Senator Nilsa I. Cruz-Perez, Co-Chair  
Senator Andrew Zwicker  
Senator Christopher J. Connors  
Senator Samuel D. Thompson



### **ALSO PRESENT:**

Tracey F. Pino Murphy  
*Office of Legislative Services*  
*Committee Aide*

Juan Flores-Serrano  
*Senate Majority*  
*Committee Aide*

Julian Haag  
*Senate Republican*  
*Committee Aide*

***Meeting Recorded and Transcribed by***  
The Office of Legislative Services, Public Information Office,  
Hearing Unit, State House Annex, PO 068, Trenton, New Jersey

---

---

Joseph P. Cryan  
Chair

Nilsa Cruz-Perez  
Vice-Chair

Andrew Zwicker  
Christopher J. Connors  
Samuel D. Thompson



Tracey F. Pino Murphy  
Office of Legislative Services  
Committee Aide  
609-847-3890  
Fax 609-777-2998

**NEW JERSEY STATE LEGISLATURE**

SENATE MILITARY AND VETERANS' AFFAIRS COMMITTEE

STATE HOUSE ANNEX • P.O. BOX 068 • TRENTON, NJ 08625-0068  
www.njleg.state.nj.us

**COMMITTEE NOTICE**

**TO:** MEMBERS OF THE SENATE MILITARY AND VETERANS' AFFAIRS COMMITTEE

**FROM:** SENATOR JOSEPH P. CRYAN, CHAIRMAN

**SUBJECT:** COMMITTEE MEETING - JANUARY 30, 2023

*The public may address comments and questions to Tracey F. Pino Murphy, Committee Aide, or make bill status and scheduling inquiries to Daniela DeAngelo, Secretary, at (609)847-3890, fax (609)777-2998, or e-mail: OLSAideSMV@njleg.org. Written and electronic comments, questions and testimony submitted to the committee by the public, as well as recordings and transcripts, if any, of oral testimony, are government records and will be available to the public upon request.*

---

**The Senate Military and Veterans' Affairs Committee will meet on Monday, January 30, 2023 at 10:00 AM in Committee Room 6, First Floor, State House Annex, Trenton, New Jersey.**

**The Committee will receive testimony from invited organizations that support members of the United States Armed Forces.**

The following bill(s) will be considered:

S1264 Singer A482 Murphy/Dancer/ McKnight	Concerns professional licensing and application fees for spouse or dependent of active duty member of United States Armed Forces.
S3292 Gopal	Prohibits persons from receiving compensation for advising or assisting with veterans benefits.
S3475 Cryan	Allows for issuance of two-year temporary courtesy license for nonresident military spouses in certain professions.

(OVER)

S3484 Cryan	Requires DMVA provide central website registry of unclaimed veteran cremains for veteran organization locating services; Requires funeral director report possession of unclaimed veteran cremains.
S3485 Cryan	Increases personal needs allowance to \$50 for recipients of Medicaid and Supplemental Security Income who are veterans or spouses of veterans and provides for annual cost-of-living increase in allowance.
S3492 Cryan	Requires converting portion of Paramus and Menlo Park veterans' memorial homes into single occupancy and negative pressure ventilation rooms, and requires upgrades to ventilation systems.
SJR106 Stanfield/Bucco	Designates April 14 of each year as "Military Child Appreciation Day" in NJ.

Issued 1/24/23

For reasonable accommodation of a disability call the telephone number or fax number above, or for persons with hearing loss dial 711 for NJ Relay. The provision of assistive listening devices requires 24 hours' notice. CART or sign language interpretation requires 5 days' notice.

For changes in schedule due to snow or other emergencies, see website <http://www.njleg.state.nj.us> or call 800-792-8630 (toll-free in NJ) or 609-847-3905.

## TABLE OF CONTENTS

	<u>Page</u>
Timothy Susanin Senior Vice President Chief Audit, Compliance and Risk Officer Horizon Blue Cross Blue Shield of New Jersey	3
Patrick Krug Global Lead Veteran’s Community Network Bristol Myers Squibb	6
Tommy Jones Associate Director, Head of Military Programs Human Resources, Talent Acquisition Verizon	9
Brittany Wheeler Vice President Director of Government Affairs New Jersey Bankers Association	27
Tracey Gentry Harney Assistant Vice President Government and Industry Relations USAA	30
Kathy White Chief Operating Officer Volunteers of America Delaware Valley	41
Ariel Luna Co-Chair NJ SOS Veteran Stakeholders Group	46
JoAnn Northgrave Hudson County Veteran’s Director NJ SOS Veteran Stakeholders Group	52

**TABLE OF CONTENTS (continued)**

**APPENDIX:**

Testimony  
submitted by  
Tommy Jones

1x

mej: 1-60

**SENATOR JOSEPH P. CRYAN (Chair):** All right, everyone, thank you. Thank you for coming and joining us in the Senate Military and Veterans Affairs Committee.

As we begin the meeting, we would ask you to stand and join us in the Pledge of Allegiance.

(Pledge of Allegiance recited)

So, good morning everyone.

Can we have a roll?

**MS. PINO MURPHY:** Senator Thompson.

**SENATOR THOMPSON:** Here.

**MS. PINO MURPHY:** Senator Connors.

**SENATOR CONNORS:** Here.

**MS. PINO MURPHY:** Senator Zwicker.

**SENATOR ZWICKER:** Here.

**MS. PINO MURPHY:** Vice Chairwoman Cruz-Perez.

**SENATOR NILSA CRUZ-PEREZ (Co-Chair):** Here.

**MS. PINO MURPHY:** Chairman Cryan.

**SENATOR CRYAN:** Here.

**MS. PINO MURPHY:** You have a quorum.

**SENATOR CRYAN:** Thank you. And, let me go through today's agenda with everybody.

We are honored to have some folks who do incredible work, both in the corporate America side, and in the nonprofit side, and want to give the Committee -- and, hopefully, many years besides -- the opportunity to hear and understand the good work that folks do. So, we'll be hearing from folks, and then we'll move on to the bill agendas, so that folks know the order.

In a moment, I am going to call folks up. We're going to two panels, three, and then two, and then we'll hear from our nonprofits.

With that said, I want to begin with noting two important events. One of the things we learned from the ALICE Report -- which I know the members of the Committee have read -- is that the majority of veterans in New Jersey look back to the Vietnam conflict as part of their service.

Today notes actually two anniversaries of Vietnam. I just want to make sure folks understand that we are (indiscernible) those. One is just a couple days old -- the 50<sup>th</sup> anniversary, July 27 of 1973, when the U.S., South Vietnam, the Vietcong, North Vietnam, formally signed the agreement, the Paris Accords. Just FYI.

And, secondly, today, it's 55 years since the Tet Offensive. Now, if you are of a certain age, you remember the Tet Offensive. And, just as a very brief reminder, the Tet Offensive of '68 was a coordinated series of North Vietnamese attacks against South Vietnam and its American allies. The Tet Offensive was one of the largest military operations in the Vietnam War, and I think most historians agree it was a key turning point in the conflict. As many as 50,000 communist troops died in the effort to gain control of the southern part of the country. The South Vietnamese and American losses total a fraction of that number. But every loss was a loss too many.

And, today, along with your thoughts and travels, and as we do the good work of this Committee, and you bring us (indiscernible) work that you do, please remember those heroes who died in those conflicts, as we remember them always.

So, with that said, let's go ahead and begin our Committee hearing. We're going to begin with folks from industry who have got a story to tell that we are anxious to hear. And, I am going to ask our first three speakers to come up, from Bristol Myers Squibb -- from BMS. Right, you guys all get that, right Patrick?

Come on up Patrick Krug. Joining Patrick -- where is Tommy Jones? Right over there. Tom is from Verizon. And, from Horizon -- there we go, there's Tim; Tim, come on up. And, Tim (indiscernible) is with Horizon as well.

So, looking forward to hearing folks. Come on, pull up a chair, sit down; you're in a friendly room. Well, mostly friendly. Connors is difficult; the rest of us are friendly. (laughter)

But, that said, please-- I'll tell you what. We'll go in order from my right to left. Tim, if you can lead off, then Patrick, then Tom.

Tim, please, if you could begin our hearing, we would be very appreciative.

**TIMOTHY SUSANIN:** I sure will, thank you very much. Good morning, everyone.

Chairman Cryan, Vice-Chair Cruz-Perez, members of the Committee, thank you very much for allowing me to speak to you today about the efforts that have led Horizon Blue Cross Blue Shield of New Jersey to be recognized by several organizations for our military employee-friendly policies.

Again, my name is Timothy Susanin, I am the Senior Vice President for Audit Compliance and Risk at Horizon. And, prior to my time



there, a long time ago, I was a Navy JAG, and after that I was with the U.S. Department of Justice for several years.

Horizon employs more than 5,000 people across the state, across New Jersey. We have principal offices in Newark and Hopewell and Wall Township. And, we are dedicated to serving our diverse membership of over 3.8 million New Jerseyans, and we make a very determined effort to make sure that our employee base -- and, leadership as well -- are representative of the members who we serve.

Horizon recognizes the contributions our military and their family members have made to our nation. And we also found -- as have a number of large employers across the country -- that individuals with military experience are highly desirable to bring into an organization.

The Society for Human Resources Management named the attributes military professionals have which employers found attractive, and those include, first, leadership and teamwork; secondly problem solving and decision making; third, honesty and attention to detail; and, fourth, global perspectives.

Horizon has therefore made the decision to specifically recruit those with military service as follows: First, Horizon participates in military career fairs; second, we offer referral bonuses to employees who refer veterans for employment; and, third, we've built relationships with military recruitment organizations in an effort to attract and hire military professionals.

Once hired, Horizon continues to support our military professionals and veterans in numerous targeted ways. For example, Horizon has a career coach who coaches employees with military backgrounds and

helps them translate their military experience into corporate nomenclature. Horizon has on-the-job training programs other than apprenticeship programs for veterans and service members. It has work-skills training programs and career mentoring for military veterans or service members. And, finally, we have career fast-tracking -- really, identification of high-potential employees and development for them, for those military veterans and service members.

Horizon's military community includes veterans; reservists; those transitioning from military life; and also military spouses; family members. Working at Horizon offers employees numerous work-life benefits that our military community members find attractive, particularly those with loved ones serving. And, these include: remote and hybrid work schedules where employees don't need to travel to an office every day of the week; and, also, access to thousands of personal and household products that can be conveniently paid over time through payroll deductions.

Horizon understands that it's important for all of its leaders to understand what it means for the company to employ military professionals. So, for this reason, we recently created a training called "Employing Military Professionals and Veterans." The training is mandatory for all people managers, all people leaders at the company, so that Horizon could help them understand how to support this part of our workforce.

Finally, I can't tell you how gratifying it is to work for a company that dedicates itself to your community and supports the causes that you support. Horizon has a number of what we call employee affinity groups, one of which is MAG, our military affinity group. And, this group provides a forum for employees with direct or indirect military affiliations to represent,

communicate, organize events, and champion corporate policy changes within Horizon and around New Jersey. This group, like all the affinity groups, adds value to the company through support of corporate strategies and goals to enhance the corporate images of corporate citizens through a partnership of community service.

Mr. Chairman, thank you again for giving me the opportunity to tell you about the programs and policies Horizon has in place to support our military employees. I am certainly happy to answer any questions you or the Committee have.

SENATOR CRYAN: Tim, thank you.

We're going to do questions at the end. I know I've got a couple.

But, thank you very much.

PATRICK KRUG: Good morning, honorable members of the Senate.

Thank you for the invitation to speak on behalf of Bristol Myers Squibb -- we can go with BMS if that's easier for folks.

We really appreciate the partnership with major corporations like BMS working to support our military-connected individuals -- our veterans -- in the State of New Jersey.

My name is Pat Krug, I am the actual Global Lead for the Veteran's Community Network, which is a people business resource group at Bristol Myers Squibb. I am also an Army veteran, and my son is actually active in the reserves as well.

So, I lead a group of dedicated employees who focus on serving veterans and military-connected folks, working within their communities throughout the State of New Jersey. I am super proud of the work that we're all doing and excited about all the different opportunities to continue to serve

in this state and across the nation. Like today, looking for ways to partner with other patriots who have similar goals in mind.

Thank you, Chairman Cryan, Vice Chairwoman, and others for the opportunity to speak today. And, I appreciate the work that you are doing within this chamber and within the government, to make sure we continue to support those veterans.

So, I provided a pre-read for a bunch of folks that summarized some of the work that BMS and the Veteran's Community Network actually does. But, I want to provide a few details and a few different focus areas.

One of them is veteran hiring. That's been one of our highest priorities at Bristol Myers Squibb. Our facilities in Summit have seen a dramatic increase in new veteran employees, specifically as we build our manufacturing facilities for (indiscernible) for 2021 and 2022. We increased veteran hiring over 400% in '21 and '22 versus the previous two years, with a focused effort. That includes military-connected and military spouses as well. We have a strong commitment to continue to do more to bring that talent that Tim had mentioned, the great points that veterans actually bring to organizations like ours. And, we want to make sure that we continue to hire across the entire state, including New Brunswick; the Princeton area; Lawrenceville; and we've talked about Summit, New Jersey as well.

So, one thing I do want to talk about a little today is our focus on supplier diversity as well. We are really committed to increasing our presence with small- and medium-sized New Jersey businesses across the state and enhancing our supplier diversity program to make sure we give them an opportunity to compete with large companies. In 2020 -- the last figures I received -- we had about \$56 million in investments with military diverse,

military and veteran-owned companies. And, that's not necessarily just in the State of New Jersey, but across the nation. And, we are committed to actually building that number up from a total diversity spend really focused on veteran-owned businesses.

So, supplier diversity is an area of growth for us. And, then, for us, there's also a huge opportunity to continue to make sure our employees across the state continue to volunteer at different veteran-based organizations. Obviously, we have a patient alliance and, so, for us, we want to keep focused on the patients, make sure we're serving the VA facilities across the state. We have different opportunities like Home of the Brave partnering with different organizations like Soldiers' Angels to go in and serve those veteran patients and thank them for their service and spend a little time with them. In that light, this past November we had over 200 BMS employees at VAs across the country doing just that.

The other thing I wanted to quickly just touch on is the different policies that we've enacted throughout Bristol Myers Squibb. And, one of them is just to direct and support our guard and reservists. We created a policy so that folks, when they get deployed, they actually get their full BMS pay alongside their military pay as well. And, for us, that is just a strong statement of support to make sure these folks and their families that they're leaving behind are supported financially and through the different policies, whether it's leave or other policies to make sure we're strong. And, for that reason, we've been recognized by the employer support of Guard and Reserves, Secretary of Defense, and we actually received the Freedom Award in 2022 as a result of that commitment to our reservists and guardsmen folks.

So, those are just a few different things that I wanted to highlight with the work being done at BMS. We actually -- I'm proud to say we actually made the Best for Vets list in 2022 as well. Not just made it, but we actually were chosen as the Number 1 company across all business and industry -- so not pharma specific, this is entire industry for our support with veterans and military-connected folks.

So, I am very honored and appreciative to have that award. But, I also know that there's more work to do, and I look forward to partnering with different organizations in the State of New Jersey to continue to do that great work.

Thank you.

SENATOR CRYAN: Thank you.

**T O M M Y J O N E S:** All right.

Mr. Chairman and Committee members, thank you so much for having us.

My name is Tommy Jones, and, on behalf of Verizon, I am really excited to be here and represent not only our employees but, especially, our veterans and our organization.

First, I want to thank any service members who are in here for your service.

Verizon has a mission statement, and, so, we started with that in 2013, when I retired from the military. So, I retired after 20 years in the Army. I'm born and raised in Jersey, left for 20 years, and came right back. So, I'm really proud of that; I'm proud of the distinguished service medal that I've got from the State of New Jersey. And, so, I take that very serious. I also take very serious being a Jersey boy and giving back to my community.

I am one of the luckiest people in the world, because I get to do what I did for 20 years now in the civilian sector serving transitioning service members and their families.

I've also served in Afghanistan and Iraq twice, so, I am very proud of my service. I have served alongside of many amazing people who have sacrificed their -- paid the ultimate sacrifice. So, when you leave the military, I think you lose a sense of purpose. So, I think that I found that in the role that I am currently doing at Verizon.

So, what do I do? I am the Head of Military Programs, Diversity, and Emerging Talent Programs at Verizon. I am also the Global Leader of Valor, which is a Veterans and Advocates Leading the Organization Responsibly, and it is intentional that it is advocacy as well.

Our mission statement is that as a military-friendly company, we are committed to hiring top talent, fostering employee engagement, and providing a premiere customer experience to the military community.

Verizon's history goes back very, very far when it comes to working with the military. We have a long tradition, all the way back to World War I. I am a proud signal guy, (indiscernible) guy from the Army, and, so, I love to see the history that we actually were hiring that back in the Bell Atlantic days. And, in 140 West -- if you're not familiar with Verizon's main headquarters in New York City -- it's right next to where the Twin Towers fell. And, it was also struck. So, I use that one as an example of veterans aren't the only ones who have PTSD, and our Verizon employees who were there on 9/11 also experienced that. So, that's one example.

But, another example is looking at the basement when you walk into the floor of 140 West, there's a medal of honor recipient there -- PCE

(indiscernible). There's a plaque -- he lost his life in World War I. There's also a plaque in there for those who have paid the ultimate sacrifice in World War II. So, continuing in that tradition, I am lucky to be in a situation to be able to do that.

Awards and recognition: Verizon has been ranked Number 1 military-friendly company three times, and in the top three for the last five years. We've been ranked Number 1 "best for vets" multiple times; we received almost every employee support -- a guard reserve -- award that you can get, minus the military spouse award. I've got to find a military spouse to submit that award, because it's killing me. But, extremely proud.

In addition to that, we're a two-time recipient of the vet index five-star employer award, and a two-time recipient of the U.S. Department of Labor "Gold Hire Vets Medallion Award." Our motto is-- As veterans in our organization, so I'm proud to lead eight dedicated service members that it's a dedicated military recruiting team that I've built from scratch. And, our motto is that we are veterans first and Verizon employees second.

This group that we lead, they share best practices with other industries, competitors, so there is no competitive space when you're playing in the military space. We are all peers, and our intent is to help all service members and family members in our journey.

So, we have four pillar areas: Hiring to retain top talent. Verizon has over 8,200 veterans in the company, and we have over 1,000 military spouses. Just in New Jersey, we have 500-plus veterans and over 180 military spouses. Like I said, we have a dedicated military recruiting team of eight, all former military and all combat veterans. None of them had talent-



acquisition experience or HR experience, but their transferred skills work pretty well.

We did HRBP -- Human Resource Business Partner hiring manager training -- annually. We have special programs for veterans. So, apprenticeship programs, skill-bridge program, fellowships, on-the-job training, and we've been awarded one of the top three companies by the U.S. Chamber of Commerce for hiring veterans. We've hired over 180 veterans just from the fellowship program in the last two and a half years. And, that cuts across all different jobs. So, when you think about that, when people ask, "Well, how do I have a special forces captain leading an agile lead technology team?" Well, it's pretty simple. If you peel back the onion and have a conversation with them, you'll understand why he's leading that team of Ph.D.s.

We also do pre-boarding, onboarding, and employee resource group mentorship and support. From an employee engagement standpoint, this is something that I am extremely proud of. I send an email to every veteran and military spouse who joins the company *prior* to boarding the organization to thank them for their service and tell them what to expect. I also do that 30 days after and then six months after, as well as their hiring managers, to ensure that they know what resources are available to the employee that they're onboarding, and then also what resources are available to that hiring manager to ensure that they are able to handle any situation that they might have to deal with. Maybe it is a mental-health situation; maybe they are actively serving in the guard and reserve. I want them to know that they have somebody to talk to, and that we had a resource for them.

We have an extensive military-leave policy, just like many companies -- we have the best in class. We pay full differential pay, up to 36 months. I will tell you that we've had service members activated over 36 months, and we've never turned it down. We also have a military spouse portability process, and this is something I'm extremely proud of. Because, as a trailing spouse, they sometimes have master's degrees and have to constantly leave job after job. So, what we do is, I work directly with them; I have a dedicated email address where the HRBPs have the ability to submit to me; and I work directly with outgoing human resource business partners and incoming business partners to ensure that they can successfully move and retain that job in Verizon. And, that's really helped financially for a company -- for a dual military company -- excuse me, military family. So, it's really important to be able to do that.

We've been very successful in doing that. It's not 100% successful; some jobs we just can't do. If it's a Fios technician in New Jersey, and we don't have a Fios technician in California. But, I'm very proud of the fact that we have the ability to reach across party lines and reach over to a frontier and say, "Hey, I have a Fios technician that's leaving because of a military spouse. Would you transfer, take her information?" And, we've been very successful in doing that, and that's what's really important from a coalition standpoint.

The other thing is we take-- I'm really proud of the sponsorships that Verizon does. We're-- Obviously, I'm a Giants fan, so I'm not very happy today, but you see Verizon sponsored NFL, right? So, I take advantage of that from a couple different ways. One, we work with the soldiers to sidelines program from the sponsorship, where we take service members and

spouses, take them through training to be advocates, and the real goal is if they want to be a coach, great, but it's really for them to be community ambassadors and making an impact in the communities. And, then, I take advantage of that as well, right? I make sure that we're taking some tickets for the veteran in the company and servicing them. So we, yesterday, in Memphis, we had 13 service members attend a Memphis NBA game. It was pretty awesome. And, it's just a culture builder and continues to fuel the culture in Verizon.

The other thing I'm extremely proud of is our intersectionality. So, as I said, I'm one of the leads for our global resource group for employer resource groups, and we have 10 of them in Verizon. So, we are very purposeful in our intersectionality. And, what I love about the fact that the military community is -- I fit in every one of those employee resource groups, right? And, we want to promote that across all.

So, we welcome all, and we support all. So, we do a lot of panels and meetings. So, Black History Month; Asian American; LGBTQ+ -- we support. As they support us, we support them wholeheartedly. Women Warriors panels -- we have "Warrior Wednesday" at Verizon. Month of the Military Child; Mental Health Awareness Month; VA benefits; personal finances; these are all the types of trainings we do for employer resource groups.

And, then, we spend a lot of time in Military Appreciation Month and Veterans Month. Military Appreciation Month, obviously, is a very -- I take it very serious to make sure that I'm an advocate and I'm educating people who don't understand the difference between Military Appreciation Month and Veteran's Month. Military Appreciation Month is

set for those who are actively serving; so, that's your guard and reserve, your active-duty personnel. It's also there for Armed Forces Day, and you have Military Spouse Appreciation Day, as well as the last day of the month, which is Memorial Day, right? And, so, we really, really do a great job at Verizon. I set up 22 fallen comrade tables across the United States and Verizon that symbolizes the ultimate sacrifice. Now, that's not for people to be somber; it's to understand that we have a freedom because of those who have sacrificed before us and (indiscernible) job to never forget. So, that's one of the responsibilities that Verizon does, and I love it. I love to see the civilians who don't understand the true meaning see that, read it, and it's impactful to them. And, I hope they go back, and for one day on Memorial Day, they think about that.

Veteran's Month, we spend a lot of time -- we go to New York City, we take veterans there. We had 180 veterans march in New York City Veteran's Day Parade last year -- extremely exciting. I'm really proud of the supplier diversity piece, but we work with veteran-owned businesses, so I found a small mom-and-pop veteran and military spouse in North Carolina that was making shirts and T-shirts. And, we didn't have a vendor who did that, a veteran-owned business, and I refused not to use a veteran-owned business. And, so we did, and they were making about \$18,000 a year; they're making about \$400,000 a year now. They service all of our employee resource groups. It's absolutely amazing and to see what they do -- and, the best part is, they take proceeds of their profits and donate it to other nonprofits: Mission 22; Wounded Warrior Project; and, one that is personally important to me is Burn Pits 360. So, I'm a cancer survivor from Burn Pits 360 -- from Afghanistan, I had cancer in my bladder. So, when I

said they had voluntarily donated to that organization, and it got the awareness of Jon Stewart, who obviously moved forward and helped support the PACT Bill.

So, again, these little things are extremely important. But, if you don't tell your story and be advocates for it, others don't know, and they can't be ambassadors for you.

From a customer-experience standpoint, our retail stores -- I'm very purposeful in how we talk. I model U.S.A.'s model from the way we communicate and talk to our veterans. So, every veteran who receives a discount, they get a thank you for their service and their customer. If you go into our stores, military spouses and veterans have badges on to quickly identify them as that. We also let them wear military apparel that is bought by this supplier-diverse veteran-owned business, and they get to wear that in the month of November and May. So, it's amazing.

We have over \$100 million in investments of supplier diversity, and we are continuing to grow there. And, I take personal pride in peer mentorship to other companies. So, I spend time with other companies, like I said, showing them best practices to do as best as we can to lift the community.

Finally, in supporting our military community, since 2020 we've done over 70,000 volunteer hours in the military community. And, so, I have that honor to lead our employee resource group, but it's activating the civilians who supported it as well. So, getting out and doing stuff like working in the VA hospitals; planting trees around the VA hospitals; remodeling a homeless shelter from a lady who reached out to me on LinkedIn in D.C., because her father was a Korean War veteran; Carry the Load walks; litter

pick up; letter to troops, to deployment to military hospitals; peer counselors; care packages; and coat drives. We do veteran cemetery cleaning; we clean the headstones of veterans, headstones across the United States.

A lot of these things are started up by, not veterans, but others who get onboard with the mission. We lay wreathes at the Vietnam Memorial, the Women's Memorial, every May and November. And, we partner-support with the Warriors to Work program, and other awareness walks. One of my favorite things that I do is we partner with the Gold Star Mothers of the United States. And, specifically, in New Jersey -- and, most recently, we had the ability to work with the Gold Star Gamers Foundation where we donated 14 PlayStations to Gold Star children. And, then, recently, in the last month, I had the ability to work with the President of the New Jersey Gold Star Mothers, and donate two additional Gold Star PlayStations to them.

And, then, finally, we do *pro bono* work. So, our veterans who are attorneys, they do work helping with veteran discharge to upgrade them. They also help with Afghanistan refugee work, as well as we did a panel on D.C. on veteran's treatment court.

So, again, extremely proud to be here, and thank you for the opportunity to speak on behalf of Verizon.

SENATOR CRYAN: I think it's safe to say, wow. It's a fair way to put it.

Members, do you have any questions? (no response)

I have a couple, but do you guys have questions? Please.

Go ahead, Andrew.

SENATOR ZWICKER: A couple quick questions.

Thank you for all of what you just reported out.

I'm curious -- BMS, if I heard you correctly, you said your policy is that those of your staff who are called to service on active duty, it is leave with full pay, right? Could you just flesh that out a bit more?

MR. KRUG: Yes, sir, I'm happy to flesh it out a little bit.

So, when they're called to duty and they're deployed, they actually receive BMS full pay. And, so, not only the entire 24-month period, if necessary.

We had a Marine lieutenant colonel who just got deployed to Virginia Beach and was gone for two years and received his entire BMS pay -- as well as his O-5 pay while he was gone. And, for us, I think that's the least we can do to make sure not only are we complying with (indiscernible) guidelines, but to make sure that these folks and their families are taken care of in service of their nation.

SENATOR ZWICKER: Thank you.

And, I don't want to steal the Vice-Chair's thunder, but I will echo what I think she's going to say, which is that's remarkable what you're doing -- well beyond what Federal rules, laws, require.

And, so, I'll say -- and, I think she wants to say -- thank you. And, I hope other companies follow in that same vein.

So, thank you.

MR. KRUG: Thank you, I hope so, too.

UNIDENTIFIED SPEAKER: (indiscernible)

SENATOR ZWICKER: Yes, that was it.

SENATOR CRUZ-PEREZ: Actually, I had it on my notes to say thank you.

Thank you for the training that you guys provide, because that is essential. Thank you for that pay.

I have been in both sides -- I am a veteran; I am also -- I served -  
- I also was a spouse of a veteran, the daughter of a veteran, and the mother of a veteran. So, my daughter is serving currently in the military.

And, that is critical. Sometime, we got deployed, and we left with my husband not being able to collect that pay. And, what they're going to earn is not what covers the bills. It created a hardship in our families. So, that is fantastic.

I want to include a big thank you, to say thank you for that, because people don't understand that. Sometimes, they take a huge pay cut when you go and serve. And, then, the bills don't stop, and the bills don't decrease because you are overseas serving our country, our freedom.

So, thank you for that.

And, for you two who have so many programs you guys are offering to veterans is critical and important. I want to say thank you.

I do have a question. You mentioned that (indiscernible) can get discounts if they show a military card. How about someone who served for seven years and doesn't have a military -- but they have the DD214?

MR. JONES: Yes, ma'am.

They can do it through troop ID or (indiscernible) ID. That's the ability. We recently audited it, so if you're a veteran and you're using Verizon discounts, we take that very serious. We want to make sure that only those who deserve those rights get it.

So, yes, ma'am.



SENATOR CRUZ-PEREZ: It is important to say it, because a lot of people don't realize.

Are you also overseeing the Office of Veteran's Affairs at the county level? It's under the Department of Constituent Services. And, we have (indiscernible) discounts of stores and different services that provide discounts to our military families. And, many of them say, "I've been retired, I have 20 years, I wasn't -- I don't have a pension," and I say, "You take your DD214 and show it to them." And, it's important that you say that, so people understand that it doesn't matter how long you serve as long as you serve. And, you have a DD214, then you're able to take some of this discount for your service.

MR. JONES: Yes, ma'am, I think that's a really critical point.

So, we use the word "military" instead of "veterans" *most* of the time, intentionally, because we have the same challenge with self-identification when applying to jobs. So, we changed our application. We follow the EEO guidelines of what you can say from a protected veteran's standpoint, but we actually say, "Have you ever served in the U.S. military? Are you currently serving in the U.S. military?" so that we can service those who are currently serving in a National Guard and Reserve, and those who may think that, "I didn't serve in combat, so, therefore, I'm not a veteran," right?

SENATOR CRUZ-PEREZ: Well, thank you so much, and the fact that you are able to accommodate some of the people who get transferred from place to place when they're leaving their duty stations and they move to a new duty station, and trying to accommodate the family members on the positions they were before. That is fantastic.

Thank you. Kudos to all of you. Thank you guys for your service, and God bless you.

SENATOR CONNORS: Simply echo the comments of my colleagues, to commend you for your commitment that you've made for our active duty and veterans in the United States.

And, my hat is off to you. This was a very learned experience to hear from you. I was not aware of the commitment that your company -- respective companies -- have made. And, I am very moved by that, and certainly hope that it proves to be favorable going forward with other institutions and companies in the State of New Jersey, that we stand behind those who serve our country in making their lives as best as possible.

So, again, thank you very much, and thank you to my colleagues for raising the point.

SENATOR CRYAN: So, I was hoping you could all just take a moment and make one other comment. Because this has clearly been immensely helpful for the Committee, and I'm sure many others as well.

And, just to remind you, we will have a second panel and then a third.

So, can you talk about the metrics? You touch upon a little bit, but you all -- you do mentoring, for example, right in front you talked about the mentoring and how you do that. You talked about the commitment, the partnerships, things like that. You had so many things to list.

Can you talk about how you define your metrics, how you measure, and what things you see as a result of that? Is there any concerns, or how you do that? If you don't mind me asking, if that's not too--

MR. SUSANIN: Sure, I'll go first on behalf of Horizon.

And, Senator, we actually struggle with our metrics. We're a company of about 5,400 employees, plus or minus, at any given time. And, because of the self-identification nature for veterans, we're not really certain of the accurate percentage or metric, the number of employees we have, who are, say, in the reserves or have served. And, that's further clouded where you've got the spouse situation.

So, I think as both of my colleagues on the panel here said, we feel that there's more work to do. For us, there certainly is in the sense that we feel we probably don't have enough who have served. Which is why, getting back to the training, we launched that recently. So, we think there's an awareness (indiscernible) point of view among those in HR and hiring and the businesses as they recruit.

So, we're very proud of the policies that we've had. We do know that we have a good number of representation. I think, for example, we have about 100 or so members of our military affinity group, but we really would like to get the numbers up. There is more work to do in terms of the numbers of veterans among us.

SENATOR CRYAN: OK. Patrick.

MR. KRUG: Sure, I'm happy to talk a little bit.

We experienced some of the same difficulties from the self-ID perspective. But, often, we actually partner with -- went from a hiring aspect -- we partner with military recruitment organizations so we know coming in what type of numbers we have; whether or not they self-identify. And, that's what we use, mainly.

UNIDENTIFIED SPEAKER: Can you tell us, like, who?

MR. KRUG: So, RecruitMilitary; Hiring Our Heroes; Hiring Military -- they're all third-party organizations that specialize in military recruitment. So, we deal with them quite extensively when we're trying to build out a force, for instance.

SENATOR CRYAN: OK.

MR. KRUG: So, those are some of the metrics that we actually take. And, once we get somebody in the system and they do self-ID, we're actually working on a program so we can help them better identify themselves, so we can follow their career path.

So, hiring is one piece, but, our goal is to make sure we're retaining and promoting these folks, and making sure that their impact within BMS is very strong and felt. So, we're just in the early process of being able to do that.

But, that's our goal, to make sure that we're actually bringing the folks in and keeping them. And, that's across the board, from a veteran or current reservist perspective, and military families as well.

SENATOR CRYAN: So, before Tom comments, both of you -- you, all three of you talk about mentoring and following up, essentially, and creating what sounds like a culture of welcome, essentially, is that right?

Has that been a struggle? Is that a struggle for these folks? And, maybe you can comment on that a little more. But, that is part of the struggle, I assume, here?

MR. KRUG: Yes, I don't know that it's a struggle, to be real honest with you. I think it's an education piece for us.

And, once we educate, people are on board. This is a -- this crosses party lines. And, across all our affinity groups -- we call them "People

Business Resource Groups” -- there is so much intersectionality where folks are trying to advance each other’s cause, that specifically in this veteran- and military-connected space, people get on board. It’s just, you have to educate, and there’s a lot of noise out there as you all know. There’s a lot of stuff going on within each organization, within our communities.

We look at the terrible things that occurred in Memphis, and so there are just so many different things happening in social media and the news that we compete with that from an education perspective. But, once we educate, Senator Cryan, they are on board.

MR. SUSANIN: A related piece to that that we have experienced in terms of feedback that we’ve had from veterans, let’s say through our military affinity group, is that while that education piece and the work with mentoring in the workplace is taking place, there is a lot of kind of side mentoring, if you will. In other words, we have a lot of veterans who say the learning that they’ve done, relationships they’ve formed with their fellow veterans in the workforce as they’re transitioning in, has really helped them immensely.

So, it’s a very close group almost laterally, if you will, as they’re working on their kind of more vertical mentoring, if that makes sense.

SENATOR CRYAN: It does now.

Thank you.

I’m sorry, Tom--

MR. JONES: That’s OK--

SENATOR CRYAN: --you get to bat cleanup here.

MR. JONES: I’m a data geek, and, so, I, as a former (indiscernible), I’m really passionate about accountability and knowing where

people sit in the organization. So, I know where every service member sits in the company. So, as they come into the organization and they're a system engineer, I know how to peer them up with another system engineer.

From a metric standpoint, we have 8,200 veterans -- like I said -- and, the way that we do our town acquisition recruiting, I don't throw out a number of what we're going to be. I look at the base of our workforce, and how it's broken down by each business group. For example, if our marketing team has only 1% veterans in our organization, my goal is to get that to 2%. So, I have a baseline based off of each one of those functional areas of the business. And, so, where do we see the most opportunity or the most success?

Is at our global network and technology group? Forty-two percent of the 8,200 veterans in Verizon sit in our technology space -- a 98% retention rate. It's amazing.

SENATOR CRYAN: You have 98%?

MR. JONES: Ninety-eight percent. So, now, on the consumer and retail side--

SENATOR CRYAN: Ninety-eight percent.

MR. JONES: It's higher.

SENATOR CRYAN: Good; 98%, got you.

MR. JONES: In our technology roles, yes, sir.

Now, in our customer-facing, like call center and retail jobs, we don't do as well as civilians. They're ready to move up and move out.

And, so, I think the challenge with education -- and, this is something, again, that I'm really passionate about -- is getting away from the resume. And, so, when we go to career fairs, or you go to events, bringing

decision makers and hiring managers and making them fall in love with service members and their families like we did when we served.

And, so, that's where it happens. So, my recruiters set up times with them, their hiring managers, and they hate us for it. But hey, look, once you flip over the resume, I'm like, "it's not an option." You told me what you were looking for, I found that person, so, I'm going to schedule an interview. And, when I tell you probably about 80 to 90% of them come out of those meetings going, "I had no idea," and we're like, "We know, we know you didn't."

So, the education piece has really got to -- you've got to get past the paper and have a conversation; bring the human aspect back to human resources.

SENATOR CRYAN: I need to say thank you.

And, you guys are the lead off. There's more to come. And, we're very, very grateful.

On behalf of the Committee, thank you all for taking time from your schedules, and thank you for the education, as we said.

MR. JONES: Thank you.

SENATOR CRYAN: And, as always, thank you for your service not only to your own personal service in many cases, but thank you for your service to veterans as well.

Thank you.

MR. JONES: Thank you so much.

MR. KRUG: Thank you.

MR. SUSANIN: Thank you.

SENATOR CRYAN: All right, Brittany, New Jersey Bankers; Tracey from USAA. Come on up.

We're going to close the corporate part of this, close it -- a word I don't want to use, because it's been illuminating, to put it mildly.

In front of a mic, any mic you like.

So, Brittany, you're just joining -- the new one, so to speak--

**BRITTANY WHEELER:** Yes, sir--

SENATOR CRYAN: --at New Jersey Bankers?

MS. WHEELER: A month in.

SENATOR CRYAN: OK.

As you can see, a significant improvement over Michael Affuso already. For those of us in part of Trenton.

MS. WHEELER: I don't think I'm better looking.

SENATOR CRYAN: I don't want to go there, but (indiscernible) Brittany will go first, and Tracey will close, if that's OK.

So, please, feel free.

MS. WHEELER: Sure, thank you.

Good morning, Chairman, and thank you for providing the New Jersey Bankers Association with the opportunity to discuss the work our membership is doing on behalf of our veterans.

As the Chairman mentioned, my name is Brittany Wheeler. I recently started with the New Jersey Bankers Association, where I serve as Vice President and Director of Government Affairs.

First and foremost, I would like to thank any veterans in the room today for their dedicated service to our country. Specifically, that of



Vice Chairman Cruz-Perez and Senator Thompson, who both served as members of the U.S. Army. We salute you, and we thank you.

For more than 119 years, the New Jersey Bankers Association -- or NJ Bankers -- has been a leading advocate in the New Jersey banking industry. Founded on a passion for representing the interests of the state's banking community, our mission remains as strong today as ever. Our membership consists of 66 member banks with charters that are either headquartered or have branches in New Jersey. In addition, we have 197 associate member firms that provide goods and services to the banking community throughout New Jersey.

Our industry provides the conduit through which funding flows into communities, helping to expand access to housing, building strong businesses, creating and preserving jobs, and financing vital health care, education, and charitable institutions. The satisfaction of providing the economic lifeline for our communities is one of the most rewarding parts of being a part of the banking community. And, at its core, banking is a business of human connections. It is about forming relationships with clients, getting to know individuals, families, and business owners, and helping them realize their dreams, which is what I'm here to discuss before you today.

The New Jersey Bankers Association Charitable Foundation, established in 2005, is a 501(c)(3) nonprofit organization governed by a board of industry trustees, originally established to honor post-9/11 fallen or currently disabled military members. Since inception, the foundation has provided scholarship assistance to spouses of fallen service members, enabling them to earn their college degrees. It has also provided the funds to Rutgers University Office of Veteran Services to assist veteran students facing

temporary financial hardships that, without assistance, would interfere with their education.

Additionally, the foundation has supported organizations such as Operation First Response, an organization that supports tutoring programs for veterans and their dependents, and a veteran entrepreneurial bootcamp at Rider University that prepares service members and veterans for starting their own businesses. Last year, the foundation has pledged, for the sixth year in a row, to donate \$50,000 to veterans' programs at New Jersey-based universities for the upcoming year. The foundation has reached out to Rutgers, Rider, Monmouth, and Farleigh Dickinson universities, respectively, to discuss current partnerships and programs.

In the past, donations have been specifically earmarked for the following programs: Rutgers Office of Veterans and Military Programs and Services -- which, they need to shorten that name a little bit; Rider's Center for Entrepreneurial Studies; Monmouth's Coming Home Project; and Farleigh Dickinson's Veteran's Launching Ventures, excuse me.

I'll leave you today with a brief success story, made possible by our partnership and (indiscernible) donation to the Office of Veterans and Military Programs and Services at Rutgers University. Sarah, a disabled student veteran, was in a housing crisis exacerbated by COVID-19. Her landlord had sold her apartment building, and while most tenants left due to poor living conditions, she decided to stay because she could not afford to move. However, when conditions became ultimately uninhabitable, she left New Jersey to stay with her mom in Texas, along with her 3-year-old son. With the emergency funding provided by the foundation, we helped Sarah

find an apartment back in New Jersey, allowing her to complete her education at Rutgers University, where she graduated from last May.

Sarah's story captures the essence of what our efforts are trying to achieve, which is to provide the resources available to help our veterans realize and accomplish their dreams. Moving forward, our foundation will focus on expanding access to education for our veterans through increased funding of scholarships, and continue to remain a trusted partner to New Jersey's institutes of higher education.

Thank you for giving New Jersey Bankers your time and attention to this important issue today.

For anyone interested in learning more, or helping to support our foundation, I urge you to contact me after today's testimony.

Thank you, Mr. Chairman.

SENATOR CRYAN: Thank you, Brittany. Thank you very much. I appreciate it.

Tracey.

**T R A C E Y G E N T R Y H A R N E Y:** Thank you, Mr. Chairman, members of the Committee. I appreciate being invited to testify today.

My name is Tracey Gentry Harney, I am Assistant Vice President for USAA Government Relations. I am also a military spouse, and I've been a USAA member for over 20 years.

So, USAA has been serving the military for over 100 years now. We celebrated our 100-year anniversary last summer, so our mission is simply to facilitate the financial stability of our members. We began in 1922 from 25 Army officers who met in a hotel in downtown San Antonio. These officers were unable to secure affordable, reliable car insurance because of

their military lifestyle, so they decided to form what is now USAA to be able to insure each other's vehicles.

Since 1922, we have evolved from those 25 Army officers to over 13 million members now today. We have 37 employees across the country. With those -- I'm sorry, 37,000 employees across the country. With those employees, 20% are veterans or military spouses. We've also expanded from auto insurance to a full range of other insurance products: property insurance coverage; we established a life insurance company in 1963; we established investment products in the 1970s; and, then, our bank was formed in 1983 -- our USAA bank.

We've also expanded our eligibility. When USAA began in 1922, we were 25 Army officers. We've expanded to cover all branches of the services; also, some other Federal agencies as well. We've also expanded from officers to enlisted in 1996; we expanded further in 2009 on Veteran's Day. We expanded to any veteran who had ever honorably served, so we expanded to all members of the military.

And, also, with our evolution has come a lot of technology advances. While we have established a bank in the 1980s, we don't have a traditional banking storefront, so our retail banking operations are very limited. So, if someone wanted to deposit a check into their USAA bank account, they would have to endorse it and mail it to Texas, where we're headquartered.

So, in 2006, we were the first bank to be able to let our members scan their check in and email it to us and deposit it into their banking accounts. That also translated a few years later into taking a picture of your check with your phone, and depositing it into your bank account. USAA was

the first bank that authorized that, and we still hold the patent for that technology today. So, that's just an example of how our entire business is focused on how we can make our products and services easier and better for our military members.

We also focus heavily on military families for our corporate responsibility. Last year, we gave \$48.3 million to organizations supporting military family resiliency. We are focused on the military family as a whole -- we want to make sure they have the skills and the resources to help them survive the stress that comes from the military, and also their veteran lifestyle.

In 2020, we donated our largest one-time donation of \$30 million to different organizations that were focusing on the military families during COVID. So, those funds went to providing financial assistance; providing loans to military members; to providing childcare expenses; expenses related to virtual schooling; and, also, focusing on our military and military spouse hiring initiatives.

And, another focus that we have done through our corporate giving philosophy, is military caregivers. There are over 5 million military caregivers in the United States today. And, so far, USAA was the first company, in 2015, to make military caregivers one of our key components of our corporate strategy. And, we do this because we want to focus on the military family as a whole. And, there are so many organizations that focus on the veterans, helping them heal through their trauma with their physical or their mental illnesses they suffered. But, also, those military caregivers are also working with them, and, so, we also include caregivers as part of our strategy.

In 2019, USAA made a \$15 million donation to the Coast Guard Mutual Assurances (*sic*) Corporation. This was that organization's largest donation to date, because this was during the partial government shutdown, and many of the Coast Guard members were not able to pay their full amounts during this time. So, this was designed to provide financial relief for these Coast Guard members.

And, then, we also talked a little bit earlier -- and, I know a lot of the other presenters did, too -- about military veterans and military spouse hiring. This has also been a focus for USAA. We've donated over \$16 million towards these initiatives. We also participate heavily in the Hiring Our Heroes program. We participate in other veteran and military spouse hiring programs. We -- I mentioned, also, earlier, that 20% of our workforce are military veterans or military spouse.

And, then, our 100-year celebration last year -- we had several big events that were associated with this that I wanted to highlight for you today. The first was a Recycled Rides event. This was a program (indiscernible) sponsors with the National Auto Body Council -- which is a nonprofit that repairs vehicles for eligible recipients. So, with our 100-year anniversary, we donated 100 of these recycled cars to active duty and to retired veterans who needed reliable transportation. We did 10 events across the country all year long last year in celebration of our 100-year anniversary.

We also sponsored a pitch contest. So, this was a very interesting event where we were focused on military members that have new and innovative ideas. So, we had over 500 entrepreneurs who submitted their ideas to us. We had 43 of them appear at one of our regional offices for a pitch contest, and then the top 10 were able to travel to San Antonio last fall

for the finale. So, we awarded cash prizes. The main recipient, he was awarded \$100,000 towards his new business. And, these were open to all members of the military. It was open to their families, spouses, and their children.

And, then, lastly, I can't let it go without talking a little bit about our insurance products as well. Again, we began with 25 Army officers focusing on auto insurance; we continue our military focus today. We continue to try to evolve our auto offerings; our on-base discounts; our products we offer for deploying members. And, then, recently, we launched two new products with our military members (indiscernible).

The first we were hearing was our military members who were starting small businesses. They were having trouble purchasing commercial coverage. They also told us, "We want it all with you. You have our auto insurance, you have our homeowner's insurance, we want you to have our small business insurance." So, we launched a new small business product that was our first new product in 30 years. We also launched a new digital life insurance product. We all know the importance of life insurance, and nothing can prepare your family for future financial security like a life insurance policy can.

But, of course, there are lots of impediments to why people always put off purchasing life insurance. So, we created a new digital only product. It's marketed at people 21 to 35, it costs as little as \$15 a month, and it's no health exams, nine questions -- you go online, and it's a guaranteed issue policy with those questions. So, it's a new product that we're really excited about.

And, then, lastly, I'm sure you're all aware of the insurance industry's work during COVID to return dividends or premiums to policy holders because of the decline in car insurance usage during those times, with the declining driving. So, USAA contributed back to our policy holders over \$1 billion countrywide. We -- New Jersey specifically -- \$21 million was returned to your New Jersey policy holders, which worked out to about \$151 per policy holder.

So, despite our growth, military focus and our military values are really what we continue to focus on every day. We use those experiences to drop every decision we make at USAA, and our focus is, and remains, on the military.

So, thank you for allowing us to come here today -- allowing *me* to come here today.

SENATOR CRYAN: Well, I think it's safe to say, no, thank you -- thank you both.

Members, questions, anybody?

SENATOR CRUZ-PEREZ: Just one, if I can, Mr. Chairman.

SENATOR CRYAN: Sure, sure.

SENATOR CRUZ-PEREZ: Brittany, thank you so much for the scholarship that the New Jersey Bankers offers to our military.

Did you guys also offer scholarships for the Gold Star kids?

MS. WHEELER: We have not in the past, and that's something that we're looking into going forward, is funding more scholarships with a focus on furthering education.

SENATOR CRUZ-PEREZ: That would be, if it's something that you can start looking at, some of those (indiscernible) who live with their



parents, that way they lose their parents, that would be great to help those families.

So, I know you do a lot for veterans, thank you so much for everything you do.

To USAA, of course I have it, it's my insurance. We in New Jersey we're struggling to get insurance -- automobile insurance -- back in the day. People in the military had the option to go to them. Now, it's more easy than ever to get insurance. I have the whole package -- my cars, my homeowners insurance.

And, something that I love that you recently did, you no longer charge for ATM machines surcharge, so, thank you for that--

MS. HARNEY: (laughter)

Thanks.

SENATOR CRUZ-PEREZ: --as somebody who is banking with you guys.

But thank you, seriously, for everything you do. Customer service is excellent. I have never had a complaint; I've been with you guys for years.

Thank you for keep expanding and accepting more people into the insurance and into the services that you offer.

So, thank you so much to both of you.

MS. HARNEY: Thank you.

SENATOR CRYAN: Thank you, and thank you both.

By the way, I have to tell you, Tracey, as you're talking about the scanning of checks, Brittany is like, "uh-huh." So, guys (indiscernible)

I just-- And, both of you obviously, both of the groups that you represent do a lot of foundation charitable-type of work back, and that was obvious in your comments that you made.

I was hopeful you could take a moment -- Brittany, and I realize, let's face it, you're new on the job. But, if you could talk a little bit about how bankers stay in touch. If you know any -- you talked a little bit about the Sarah example, in terms of how bankers can do that, or things we should be aware of, I think that's really important, if you don't mind.

MS. WHEELER: I'm sorry, do you mean stay in touch with recipients?

SENATOR CRYAN: Veterans, recipients, things like that.

MS. WHEELER: So, we've mainly done it through our relationships with the higher education.

SENATOR CRYAN: OK.

MS. WHEELER: So, programs at the schools is how we've maintained our contact.

SENATOR CRYAN: All right, and you picked those schools because they have military -- they have the programs that decide--

MS. WHEELER: They have programs that exist previously, yes.

SENATOR CRYAN: OK.

I've got to say thank you. It's a big giveback, and it's appreciated. I think the members of the Committee -- I don't know, I didn't know about it, I don't know if anybody else did.

So, I want to say thank you for the time and trouble.

MS. WHEELER: Thank you, Chair.

SENATOR CRYAN: And, besides the fact you take care of Nilsa's insurance -- which we all appreciate here.

(laughter)

OK, it's a safer day.

Can you talk a little bit about how you connect? I just want to, if you don't mind -- all the extraordinary things that you listed, maybe the most was the fact that you employ 7,400-7,500 veterans. Have you -- in some of the other discussions that we had, any particular things that the Committee should be aware of? Obviously some of those employees are located here. Some of those folks are located here in New Jersey.

Can you talk a little bit about that a little bit more?

MS. HARNEY: Sure.

All the previous speakers who talked about their military programs and the outreach and the education they do, honestly, we're almost on the other spectrum as terms of, we have to educate the non-military people who come into our organization, because we really have such a strong military focus.

SENATOR CRYAN: OK.

MS. HARNEY: We have a week-long intensive, new employee training, where you learn all the acronyms, even on our internal website, you've got to learn what all the acronyms mean. I go home and I tell my Marine husband something about what I did today, and he's like, "Oh, that's an after-action report," or, you know -- we're very heavy in our military terminology.

And, I would say that, really, we focus heavily on making sure that our mission is the military, and we focus that for every meeting, and as

a way to bring those non-military people into understanding the stress, the different unique circumstances. We also have military affairs teams that are out across the country. They work on base to make sure that our members who are deploying know to call USAA and tell them, "We're deploying," and help with those deployment transitions. We also help with the transition back to civilian life.

So, almost our focus is internally, as far as in employment practices and how we are -- our internal culture is almost making everyone else bringing them more into the military focus. We also have a very great program for hearing -- for helping the veterans transition into corporate life. I remember hearing a presentation from one, one day, he was telling me, "I spent 20 years in the military, someone told me where to go, what to do, where to show up, every single day." And, he said, "The first day I sat down and had email, and I would get up to leave, and as soon as I got up to leave that day, someone would send me another email, so I'd sit back down." And, he said someone finally had to explain the transition of, you know, you don't have to respond to every single email before you can leave that day.

So, it's just a recognition of trying to make a transition back into the corporate world easier for our veterans who we hire.

SENATOR CRYAN: Last question, because I know we've run a bit long. But, I don't know about you, this is the most education I've gotten, and I am so immensely grateful.

We do a lot of bills here for military spouses and military families. And, I think it's safe to say -- at least for this Chairman -- I'm never certain of the impact of those. I've learned from the heads nodding behind you and in front of me that they matter significantly.

But, one of the things that you brought up today that I hadn't heard about or talked about enough here are military caregivers. And, I was just wondering if you could just follow up on the point as a way to kind of close this out, if you don't mind.

MS. HARNEY: Sure, that has just become one of our focuses for our charitable giving campaigns, is recognition of the fact that while the veteran is dealing with their own challenges, that military caregiver is also dealing with their own set of challenges, and recognizing that they also have unique needs that need to be met. Because, our charitable giving campaign really focuses on the whole family, military resiliency. And, so, that is just a key component to making the veteran and the military families transition away from service, a more -- an easier transition to make.

And, mostly, as far as our work with caregivers, really, is through the charitable donations.

SENATOR CRYAN: Got you.

I think it's safe to say on behalf of the Committee it's been illuminating, to say the least, and educational.

We're immensely grateful for what you give back -- all five who spoke today.

I know there's others, and we're grateful we have the opportunity to hear from you on the corporate structure.

We're grateful; thank you. And, thank you for your time today very much.

MS. HARNEY: Thank you.

SENATOR CRYAN: Thank you.

Switching over -- we're good guys, thanks.

Switching over from a corporate industry world to the nonprofits, folks who do God's work, and we're very grateful for that.

And, we are going to ask a couple folks to move forward and join us, and then we'll move into our legislation.

Is Kathy here? Kathy White? Go ahead, Kathy. And, Allison, is that right? Good.

Thank you Kathy, they're going with the varsity it looks like, here, so.

And, JoAnn, are you coming up -- or is it AJ? Who is coming?

UNIDENTIFIED SPEAKER: Can we both come up?

SENATOR CRYAN: Sure, of course; why not?

And, Kathy is with the Volunteers of America Delaware Valley.

**KATHY WHITE:** Yes.

SENATOR CRYAN: And, we're very grateful for your time today, thank you.

We're going to ask you to lead off in just a moment.

AJ and JoAnn -- is it Catholic Charities, or do we say NJSOS -- how do we do it?

UNIDENTIFIED SPEAKER: NJSOS, Chairman, yes.

SENATOR CRYAN: OK. Thank you both.

And, you're going to educate us in just a moment or two as well, all right.

So, with that, I am going to ask Kathy to lead off, and then you can go my right to left, so to speak, if that's OK.

So, red is on, in Trenton -- I'm sure Allison explained that on the way.

MS. WHITE: She did; it makes no sense, but (indiscernible)

SENATOR CRYAN: That's all right. It's the Trenton way.

MS. WHITE: (laughter)

SENATOR CRYAN: Thank you so much.

MS. WHITE: Thank you.

Good morning, Chairman; good morning Senators and Committee members. Thank you so much for this opportunity this morning to speak with you.

As the Chairman said, my name is Kathy White Thomas, I am the Chief Operating Officer of Volunteers of America Delaware Valley.

Volunteers of America Delaware Valley Incorporated is a nonprofit social service agency that's been providing essential services to vulnerable individuals and communities since 1896. We are headquartered in Camden, New Jersey, and we're characterized by our diversity of programming and assistance services supported by a team of more than 400 qualified mission-driven professionals who work tirelessly on behalf of those we serve, including our staff; our veterans, of course; and active-duty service members.

Each year, Volunteers of America Delaware Valley serves more than 14,000 individuals throughout the central, southern New Jersey and Pennsylvania region, and operates more than 40 high quality outcome-driven assistance programs, from homelessness, re-entry services, affordable housing, specialized services, addiction services, and veteran services.

We are an affiliate of a national nonprofit organization Volunteers of America, and today, Volunteers of America is one of the largest and most comprehensive human service agencies in the nation. With

affiliates across 46 states, Volunteers of America collectively serves over 1 million individuals in the United States.

In 2008, Volunteers of America Delaware Valley approached the Department of Veteran Affairs to assist veterans. We proposed to establish a 30-day transitional housing program with wraparound supportive services for the greater Camden and Philadelphia area's substantial population of homeless veterans. The program is called Home for the Brave, and it is located adjacent to our Aletha R. Wright shelter, which is located at 271 Atlantic Ave. in Camden -- putting it less than 0.25 miles from a major bus route. And, it's important to note that because a lot of our veterans do not have transportation, so that is critical for them getting around to appointments, job opportunities, and the like.

Home for the Brave meets the transitional housing needs of homeless veterans by combining case management, treatment, and community engagement. Intensive case management serves as the hub around all in which we do. Through assessing the needs of each program participant, an individualized service and housing plan is developed, which outlines the goals in major areas including housing, employment, substance abuse, mental health, family relations, social supports, and adult education.

Volunteers of America complements this case management with a direct provision of a variety of services, coordinated with local veterans' hospital and other providers, including life-skills training; individual and group counseling; employment-readiness training; peer mentoring; permanent-housing counseling; and follow-up care.

One of the strengths of this model is the integration of wraparound services that can be provided by numerous community agencies



to meet the needs of homeless veterans being served. And, again, these services include job training and placement; substance-abuse treatment; mental-health treatment; medical and dental care; continuing education; and permanent housing. And, I do have to say that Catholic Charities is one of those organizations that are a great community partner with Volunteers of America Delaware Valley in ensuring that our veterans get the services they need.

In coming here today, you never want to speak *for* veterans; you want them to speak. I cannot get anyone to come with me yet, but I am working on it. But, many of those we serve did have some information they wanted me to share with this Committee.

They find it frustrating to work with the Department of Veteran Affairs in determining eligibility for benefits and supportive services. Often, those veterans who need assistance for Home for the Brave, we are a low-demand barrier program, but that means also that we do not provide long-term care or long-term care facility-type services. And, some of those veterans need that. Overall, our veterans we serve are 60-plus -- age 60 and above -- so having that additional care is important for them, and having those linkages once they need that additional care is very important to them.

Our veterans also reveal that they have mental-health issues ranging from PTSD, depression, anxiety, and a diagnosis of schizophrenia. Some are taking prescribed medication; some are self-medicating with the utilization of medical marijuana. We, again, receive many referrals from Catholic Charities and (indiscernible) GPD program, as well as our outreach efforts throughout the community. Some of the service needs that our veterans talked about, with having community-based and Department of

Veteran Affairs mental-health services that are rated as a priority. Generally speaking, veterans seeking regular access to clinical, psychiatric care, and flexible treatment to prevent intense symptoms.

A lot of them talk about the appointments being medication focused, when there are other avenues that they feel that they could better benefit from. And, making that triage more individual than according to what their needs are, as opposed to that formatted, you're having this issue, you're having (indiscernible) let me write you a scrip.

We know that mental health, substance abuse, and housing are primary needs, and having service centers that provide more hands-on support for individuals seeking answers regarding services connected to VA benefits; employment; medical, mental, and substance abuse services. If you've ever called the Department of Veteran Affairs, it is sometimes a chore just to even get through. The calls can take some time, you know, that ever endless loop of hit the right queue.

Obviously, lack of low-income housing, that is going to screen past credit and background -- despite the legislation that we have that helps with that, they feel that more can be done. Or, ensuring that that's enforced across our state and the nation.

Thank you for your time today. That's just a brief synopsis of our program.

I so hope that I can also extend to all of you come and see Home for the Brave and talk to those individuals directly yourselves. They would love the company.

Thank you.

SENATOR CRYAN: I'd love to see it.

Thank you, thank you very much.

Who is going to--

UNIDENTIFIED SPEAKER: I'll go (indiscernible).

SENATOR CRYAN: OK.

**ARIEL LUNA:** Good morning, everybody.

Senator Cryan, first of all, thank you for the opportunity to come.

And, members of the Senate, thank you, and also Chairwoman Perez and Senator Thompson, thank you for your service.

I am also a U.S. Army veteran, and it means a lot that we're getting to talk about what we're talking about.

I am also joined by my colleague, Ms. JoAnn Northgrave, who is the Director of Veteran Services, Hudson County, New Jersey.

We are here today to talk about our nonprofit called the NJ SOS Veterans Stakeholders Group, which was formed under the leadership of Mr. David Pearson, who unfortunately couldn't be with us today. Mr. Pearson is the Assistant Director of Catholic Charities' (indiscernible) program out of the Dioceses of Paterson, New Jersey.

He would have joined us today, but he is attending an event at the Paramus Veteran's Home, which they canceled in December and he is trying to just make sure that our veterans up there get a little warmth and care to try and help them out through the time they were going up there, and make sure that they're taken care of. So, he sends his regards, but we're here to speak on NJ SOS Veteran's behalf.

So, just so that you know, NJ SOS Vets Stakeholders Group, we began about 10 years ago in Passaic County. Our first meeting brought

together veterans; veteran service providers; veteran's administration in other counties; directors to bridge the gap that our veterans face when coming home from deployment, navigating the VA health-care system, or, in general, finding out what was available to them.

And, I can definitely echo what your sentiments -- sometimes it can be frustrating to deal with the VA. We know that. However, our motto is we always strive to facilitate a partnership with all the community resources that are available to us. So, in those 10 years, we've been able to extend to seven different counties in northern New Jersey -- which is Passaic, Bergen, Hudson, Essex, Morris, Union, and Sussex. And, our goal is to not only educate but help any veteran who may be in need just to live a better quality of life.

Since 2013, we've hosted over 280 meetings throughout these counties. And, the purpose of these meetings is to bring together all the different resources that are in those communities, no matter whether it's the VA, a state-sponsored resource, or even a nonprofit or a private corporation that wants to hire veterans. We all want everybody to have a seat at the table to discuss what they can or cannot offer veterans.

There's so many accomplishments that we've done since 2013. We had a very good partnership with Mr. Frank (indiscernible), who is retired, but he was the Veteran Outreach Director for the VA medical center in (indiscernible), so we had a lot of community events to just have people, veterans, and their spouses learn about what the VA *does* offer. And, I'm pretty sure that this is nothing new, but sometimes outreach for a big bureaucracy like the VA can be very difficult. And, we understand that as a stakeholders group that in order for us to be good partners, we try to host

these meetings to the community and make sure that we can educate them on what's there and what's available to them at that time.

And, things change. I know that, right now, the PACT Act is a new legislation that just came out, which has passed. And, we're in the process of also creating community events to educate veterans of that generation on how to -- on what to know about the PACT Act and how they can apply for disability claims. So, a lot of it, it is educational; it's also being aware of the resources that are available. Some of the things that we have advocated for in the past was a CBOC, and if you don't know what a CBOC is, it's a community-based outpatient clinic. We were able to advocate to get one in Sussex County, in Newton.

Now, we have to remind some of our colleagues down in D.C., although we are a very small state, we are the most densely populated state in the country, and a 40-mile drive in New Jersey is not the same as a 40-mile drive in Montana. I'm sure we can agree to that, right?

SENATOR CRYAN: Including today.

MR. LUNA: So, we have to educate, and also let people know somebody coming from Newton, New Jersey, which is in Sussex County, to get down to Secaucus or Bloomfield might be a little bit of a challenge -- especially if they're experiencing mental-health issues or anything of that nature. So, obviously, we want to try to bring the resource as close to home as possible.

We also were able to establish an unmet-needs fund to address veterans' hardships that are not covered by existing community programs. Part of the education is not trying to duplicate services that are already there, but also to examine where the gaps are and where veterans would fit into

those gaps where they can't get service. Some of the things that we've been able to do with them and these funds have helped veterans get their cars fixed if they're low income; fix boilers, hot water heaters; and, we even had to pay for a veteran to get his birth certificate translated.

Now, to date, the unmet-needs fund has raised over \$100,000, and we've assisted over 80 families within those seven counties. The other thing that we were able to do as NJ SOS Vets partners with Catholic Charities, we established a clothing closet to provide items for needy and homeless veterans. We have three locations currently in Kearny, Paterson, and Franklin, and any veteran who goes to our SOS vet program who has a need of these kind of resources, they are more than welcome to receive them.

We also advocated for Senate Joint Resolution 114, designating June 12 of each year as Women Veterans Appreciation Day. That's a New Jersey thing, and, hopefully, that Federal legislation will get passed soon. But, we did that to recognize the hardship and sacrifices that our women veterans face. And, also, shining a spotlight on their service and what it means to be a female veteran. So, part of that, too-- And, this year is the fifth celebration. Part of that is to try to also advocate for female-specific veteran health-care options, and to also recognize that women veterans are making up more and more a bigger percentage of the population of our transition veterans.

The NJ SOS vets also partnered with the VA and Catholic Charities in hosting suicide-prevention awareness seminars. Last year we did it with Gun Lock, and we went to different counties. We also established safe training with the VA to not only teach veterans about suicide awareness, but also to teach community providers of how important it is to recognize the signs and what to look for in veterans who might be in distress.

We started an initiative in October called an interfaith-based suicide awareness initiative. We held our first one in Elmwood Park at the VFW 5831, and part of that was to invite all faith-based leaders, whether you're Muslim, Christian, Jewish, atheist -- whatever the case is. We know veterans attend churches. We know they attend places of faith and worship, and what we're trying to do is educate our faith-based community of the available resources that are in the community right now for them. And, to also know that they're supported and they don't have to deal with that crisis by themselves. So, part of it is trying to build trust with the faith-based community, but also let them know that there are resources that they can call upon in case they have a veteran who is in crisis or in distress.

Our next one that we're going to be hosting will be down in Newark, New Jersey, with Assemblywoman Cleopatra Tucker, and that's going to be on February 22. We're hoping that we can get a large group of different faiths to attend, and to educate them and have resources for them as well so that they can present that to their congregations.

Another thing that we've been able to do is the NJ SOS women's subcommittee. They work with the Fort Dix initiative, helping Afghani children and bought them clothing, food, and toiletries. Back in 2021, we had big Afghani refugees in Fort Dix. And, the other thing is, with NJ SOS Vets, we partner with Knights of Columbus and Catholic Charities to host an annual tank pull every year. And, we've raised, last year, over \$78,000. We included various organizations, veteran organizations, that we supported, including the Paramus Veterans Home, and our current initiatives right now, we are looking to initiate or create another vet center in northwestern New Jersey, in the Morris and Sussex County area, with our political offices and

elected official partners. And, we're trying to also explain the same situation, that at that part of the state, there is a growing number of veterans but there is not access to the care. So, that's why we're trying to advocate for that.

And, I heard somebody talk about National Guard and people in the service. Well, SSVF right now -- if you don't know what this is, Supportive Services for Veterans and Families -- that helps out veterans who are in crisis -- homeless -- to try to rehouse them. We're looking to advocate for legislation that can pass that also to our National Guard members. One of the saddest things, obviously, is if you tell a National Guard member -- and, I was also a National Guard member after I got out of active duty -- that they're serving in the military and they might not qualify just yet because they don't have that Federal veterans status. So, what we're trying to do is advocate and also extend that to National Guard members.

So, again, like I said, over 10 years, we're a small group and we try to keep everything consolidated. But, our main thing is education, bringing community resources together, and also effective outreach -- which, again, you know, we understand that not everybody can do everything. And, again, the philosophy is that, you know, veterans come from our communities. So, they leave; they're your father; they're your mother; they're your sister; they're your brother. They come back to our communities, and everybody can be engaged as far as what they could do to offer to help a veteran transition successfully. Whether it's a career, whether it's through homeless services, and, obviously, we want to bring as much as we can together.

So, again, we have learned many things over the course of the years, as we've been doing this type of work. Our work has been recognized



by numerous elected officials and state representatives. And, again, we are asking for the Committee's support to try to expand our operation to be able to provide more meetings, and be able to also provide different things that can meet those unmet needs that veterans are facing such as emergency hotel stays; move-in kits; cars, just in case people don't have anything to support themselves with.

One of the big initiatives that we're also trying to do, too, is have Uber and Lyft rides for disabled and blind veterans to actually get to the VA. But, we understand that transportation can be a challenge to many veterans who don't have access to it. And, then, also, we want to fund numerous wellness seminars and appreciation events. But, also, the main goal of these events is always to conduct outreach. So, not only do we tailor it to the specific veteran demographic that we're trying to accommodate, every time we go out there, we want to make sure we can bring a myriad of resources so that people can learn what's available to them and what they have.

And, with that, I thank you for your time and appreciate you having us here today.

SENATOR CRYAN: Is that all you do?

MR. LUNA: It's (indiscernible)

SENATOR CRYAN: Thank you, AJ.

JoAnn, did you have comments?

**J o A N N N O R T H G R A V E:** Good morning -- or, good afternoon.

My name is JoAnn Northgrave, I am the Hudson County Veteran's Director. I have been at this job for 12 years. Ten years ago, we started the Stakeholders because we saw the gap that was with the veterans and the VA.

We've heard the stories of the VA, and you've all heard -- there are stories out there that are not good. And, what we did was we partnered with those employees in the VA who actually care. And, there are many of them. And, that -- the people who are in the VA who care, they don't come through. What comes through are the stories that you hear. So, if we receive the money that we're asking for, part of it will help the VA, as we've helped them in the past.

About seven years ago, we held roundtable discussions with Senator Booker and Assemblywoman Cleopatra Tucker, and we invited our women veterans to come and tell them the experiences that they've had. And, our women veterans had a hard time going into East Orange Vet VA. In the beginning, you walk through the doors and it's not friendly. There were men who were seated at both sides, so they got to walk through, and between the inappropriate comments and the cat-calling and anything else, it made them not want to go.

So, our numbers for female veterans -- sorry, female veterans; I'm a little nervous, as you can tell. Our numbers are not there because they didn't want to go there. And, we partnered with the VA, and after many, many meetings, they changed the lobby so that they did not have to go through that experience. And, they brought in more women veterans because of it. And, we helped them do that. They recognize us as a partner who will help them; they reach out to us when they have initiatives that need to get across to our veterans.

They also -- the women veterans -- spoke about how hard it is to go to a counseling group for their PTSD when their PTSD is because of military sexual trauma. So, they stick them in a room with a group of men,

and not recognizing that this is a problem. They're causing them more angst than they're helping them. And, that changed because of us as well. So, if we receive this money, we will be doing more education with the VA. And, it seems that the more that we are involved, and the VA gets involved, the more human they get. And -- not that they're not human, but they do see what is in front of them, and sometimes they can't see it.

So, we are hoping that our partnership will not only help our veterans, but will help the VA, too.

So, we thank you all for your time.

SENATOR CRYAN: Wow.

Thank you, thank you all, to put it mildly.

Members, any questions?

SENATOR ZWICKER: Just one comment.

SENATOR CRYAN: Sure.

SENATOR ZWICKER: I just want to commend both VOA and Catholic Charities. There's many things to commend you on, but both talking about transportation issues.

I have recently had a series of meetings around adults with intellectual developmental disabilities and transportation concerns. And, hearing what you're doing for veterans and your members is critically important.

We've identified the fact that it's not the same in New Jersey as it is in Montana, but in general, these are the sort of things that help make our veterans' lives easier.

So, I just wanted to highlight that and commend you both for your work on behalf of our veterans when it comes to transportation.

MS. NORTHGRAVE: Thank you, Senator.

MR. LUNA: Thank you, Senator.

SENATOR CRYAN: Good.

SENATOR CRUZ-PEREZ: Just quickly.

I have worked closely with both organizations in the past. I was a (indiscernible) member for over 10 years for VOA. I am fully aware of everything you do. Home of the Brave is one of the finest facilities in the State of New Jersey.

I know we have Julius in the room, and I would like to set up a meeting with Julius from the Military and Veterans Affairs Department and my office -- and Camden County Office of Veterans Affairs. We do have some (indiscernible) who can be instrumental in helping out constituents in the home -- in our Home of the Brave housing facility.

You guys are my go person. Every time we have an issue, we go directly to you. My Chief of Staff is sitting in the back, and she can tell you, we called you on a regular basis.

Thank you for all the services you do and everything you do to help our communities, the veterans, and everybody else.

So, thank you.

MS. NORTHGRAVE: Thank you.

SENATOR CRUZ-PEREZ: So, see us -- see me -- at the end of the day so we can actually schedule something. I want to make sure that whatever services we provide at our level are passed onto our veterans.

I also wanted -- Allison is in the room, she used to be a staffer here in Trenton, and I know she's with VOA. Allison, congratulations in your

new job. They are lucky to have you, so I am excited that you are now part of the VOA family.

SENATOR CRYAN: Great.

Members? (No response)

I have one specific question for each, and I know we've held you for a while, so I appreciate that.

Kathy, can you talk -- I'm sorry, the story of starting at 30 beds and now having 14,000 -- 14,000 folks you help -- that's historic, to put it mildly.

I was wondering if you could talk a little bit about the homelessness situation. What you see, what kind of -- you know, what ideas are out there, or things you could maybe advise, just from the experience that you're living through, touching folks each day. I know it's part of your wraparound service, but we're going to (indiscernible) a comment.

And, before I ask you to finish, I was hoping you guys could -- JoAnn and AJ -- if you could talk about common needs. One of the things I wanted -- the common needs of the folks that you're dealing with. You talked about it with the veterans, and maybe that was it, but just think about that for a moment.

I am going to ask Kathy to respond first, and then you guys can kind of close it out, if that's OK.

MS. WHITE: Thank you so much.

So, yes, the 14,000 are the individuals who we serve across all of our--

SENATOR CRYAN: Right--

MS. WHITE: --programming.

In terms of homelessness, we're seeing an increase, but we have some very good community partners in terms of the Board of Social Services. And, one of the other things that we've done is we have a master leasing program, so that we're the lease holder for individuals so that they can get the housing and work with the apartment complexes in our communities to do so.

There are still some barriers for individuals that make it difficult for them to secure housing, be it -- as I indicated in my testimony, background clearances, criminal behavior, whatever the issue may be. So, during the master leasing, that's been a really good segue into helping those individuals be more stably housed.

SENATOR CRYAN: So, an apartment owner or landlord, so to speak, will give you the opportunity to just lease, and then you fill it as you see fit?

MS. WHITE: Yes. We have a certain amount of units in certain apartment complexes in the community, and they will let us fill those units.

And, we put the wraparound services, obviously, around that. You get some individuals who do have some struggles, but it was one of the ways that we saw to ensure that people got affordable housing, secure housing, and were able to get through the door.

SENATOR CRYAN: How much reluctance did you get to that?

MS. WHITE: Quite a bit, but we don't take no for an answer.

SENATOR CRYAN: Yes, I'll bet you don't.

All right, thank you.

MS. WHITE: Thank you.

SENATOR CRYAN: I haven't heard of that; maybe the members of the Committee have. I haven't heard of the master leasing--

MS. WHITE: If you want additional information, I'll be more than happy--

SENATOR CRYAN: Do you mind? If you can send it up, I think it's something I think we want to explore.

MS. WHITE: Absolutely.

SENATOR CRYAN: Thank you.

MS. WHITE: Thank you.

SENATOR CRYAN: I'm sorry, go ahead.

MS. NORTHGRAVE: One of the needs that we have found, and I don't know if AJ touched on, is that we are in the process of trying to get another bed center put in Sussex County.

SENATOR CRYAN: Right.

MS. NORTHGRAVE: Our vets have been experiencing long waits, and it's gotten a little better with COVID, believe it or not, because you can videochat. But, once that ends, they have shipped them to as far as the Bronx.

So, we think that it's unacceptable that a vet has to wait for an issue that's a mental-health issue that can't wait. And, then, you're giving them help and you're sending them over the border -- again, not helping; again, you're not in Montana. It takes 10 minutes -- it takes an hour to get 10 miles in New Jersey most times.

So, that is one of the main needs. Housing is always an issue. It depends-- You want to talk about needs, just pick a place. Getting to the VA is ridiculous for veterans who are disabled. There was a parking issue and

they basically fixed the parking lot, but there's still a parking issue. And, we tried to get New Jersey Transit onboard to do bus stops closer to the place where our blind veterans, and that didn't work.

There are transportation issues; there's food insecurity; there is childcare; there is transitioning back, is a nightmare. They basically are let out the door and told, you know, "Good luck." They don't know what's out there. They don't know what's for them, what their benefits are, what their employment opportunities are. There are a lot of needs.

I don't know if that--

MR. LUNA: I second that, and honestly say that, you know, there *is* some positive to what we've been trying to do on this side with NJ SOS Vets, like I said -- we don't know everything, right? As Socrates said, "The only thing I know is I know nothing."

But, what we try to do is bring the community resources together to get those specific needs and learn about those specific needs. Homelessness is a big one that I can think of, right, right off the bat. I also serve as Director of Veteran Services in Bergen County -- I don't know how familiar you are with the work Bergen County did with homeless veterans, but that work wouldn't have been possible if we didn't have the NJ SOS Veteran Stakeholders and Catholic Charities and other (indiscernible).

Many of that is with the landlords, right? We don't take no for an answer, either, and we like to knock on every single door. So, for us, it's a matter of just, you know, getting it out to the community and engaging landlords who want to help veterans despite the circumstances. Which, that's what happened in Bergen County most recently. We had veteran housing open up in Wanaque in Passaic County, with a developer who developed with



us. We partnered -- basically, he built it and we helped him market it, and we helped identify the families who could use that housing.

So, the opportunity is always going to be there, and I think for us it's just a matter of getting it out there to the community and engaging the people who want to help our veterans. And, again, like I say all the time, if you don't think that there's hope at the end of the tunnel, then you shouldn't be doing this kind of work.

And, you know, I feel what you're saying, ma'am, we knock on every door until we can get a yes.

SENATOR CRYAN: On behalf of the Committee, I need to say thank you again. Thank you for the education. It's going to sound very similar to what was said before.

I think it's safe to say we learned a lot. That's a fair way to put it.

Thank you, and we want to continue to be advocates for your good work as well.

Thank you, thank you for your time.

MS. NORTHGRAVE: Thank you.

MR. LUNA: Thank you.