

**Case:** VA - Veterans Benefits Administration - Public Scoping Meeting for Housing Loan Program



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| 1  | Veterans Affairs                                    |
| 2  | Veterans Benefits Administration                    |
| 3  | Public Scoping Meeting for Housing Loan Program     |
| 4  | Thursday, August 2, 2018                            |
| 5  |   |
| 6  | Bethesda Marriott & Conference Center               |
| 7  | 5701 Marinelli Road                                 |
| 8  | Rockville, MD 20852                                 |
| 9  | 6:00 p.m.   |
| 10 |   |
| 11 |   |
| 12 | Rob Ford, President of Gryphon Environmental, LLC   |
| 13 | (Facilitator)                                       |
| 14 | Jeff London, Veterans Benefits Administration (VBA) |
| 15 | Director of Loan Guaranty Services                  |
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|  | Page 2   |
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| 1  | PROCEEDINGS  |
| 2  | MR. FORD: Welcome, ladies and gentlemen.   |
| 3  | I appreciate you taking the time to come out tonight   |
| 4  | for our Veteran's Benefit Administration Public  |
| 5  | Scoping Meeting for the Housing Loan Program   |
| 6  | Programmatic Environmental Impact Statement. My name   |
| 7  | is Rob Ford. I am a contractor for the VA and I am   |
| 8  | also a retired service-disabled veteran, and I was a   |
| 9  | beneficiary of the Home Loan Guaranty Program. I am  |
| 10   | also here with officials from the VA, three  |
| 11   | officials from the VA, Mr. Jeffrey London, who is the  |
| 12   | Director of the Home Loan Guaranty Program; Ms.  |
| 13   | Elysium Drumn, who is a co-project manager for this;   |
| 14   | and Mr. Glen Whitman, who is also the co-project   |
| 15   | manager. Thanks for being here, and appreciate   |
| 16   | everything you do for us veterans, for our veterans.   |
| 17   | A couple of administrative notes: You can  |
| 18   | see we have poster up here to take a look at   |
| 19   | throughout this course of the presentation. We have  |
| 20   | water, we have coffee, and we have cookies, and  |
| 21   | you're in a no-judgment zone if you're munching, and   |
| 22   | some of you already are. Please partake in those and   |
| 12<br>13<br>14<br>15<br>16<br>17<br>18<br>19<br>20<br>21 | Director of the Home Loan Guaranty Program; Ms.<br>Elysium Drumn, who is a co-project manager for this;<br>and Mr. Glen Whitman, who is also the co-project<br>manager. Thanks for being here, and appreciate<br>everything you do for us veterans, for our veterans.<br>A couple of administrative notes: You can<br>see we have poster up here to take a look at<br>throughout this course of the presentation. We have<br>water, we have coffee, and we have cookies, and<br>you're in a no-judgment zone if you're munching, and |

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| 1  | enjoy those at your leisure. We have sign-in over     |
| 2  | here. For those of you that want to make a public     |
| 3  | comment, please do. You'll have the opportunity to    |
| 4  | make a verbal public comment later on in this         |
| 5  | presentation. Fact sheets: We have fact sheets over   |
| 6  | here, so if anybody wants one, please let us know and |
| 7  | we'll get those distributed to you.                   |
| 8  | Now I'm going to read through each slide              |
| 9  | title and I'm going to go through each slide just so  |
| 10 | everybody knows that I'm really not that boring, but  |
| 11 | I'm going to go through this for the sake of          |
| 12 | narration when this is published on the Internet      |
| 13 | site. This is an outward-facing document and live     |
| 14 | file. So I'll narrate through here, enscript it       |
| 15 | accordingly.  |
| 16 | The Scoping Meeting agenda: Introductions             |
| 17 | and overview by myself, Rob Ford. We're going to      |
| 18 | follow that with a welcome by Mr. Jeff London, the    |
| 19 | Veterans' Benefit Administration, Director of Loan    |
| 20 | Guaranty Services; an explanation of VBA Housing Loan |
| 21 | Program, otherwise known as HLP, also by Jeff London; |

 $^{22}$  a review of the National Environmental Policy Act,

| 1  | also known as NEPA; Requirements of Programmatic      |
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| 2  | Environmental Impact Statement, also known as PEIS    |
| 3  | throughout the course of this presentation. I'll      |
| 4  | hold a public comment session if anyone is interested |
| 5  | in participating in that, and then I'll turn it over  |
| 6  | for the final closing remarks to Mr. Jeff London.     |
| 7  | Why are we here? Excellent question. VA               |
| 8  | has decided their intent is to prepare a Programmatic |
| 9  | Environmental Impact Statement for the Home Loan      |
| 10 | Program. Why? Because it has never been done. The     |
| 11 | program was established in 1944, and predates the     |
| 12 | National Environmental Policy Act of 1969. Why now?   |
| 13 | Again, because the VA has realized exponential, or    |
| 14 | not exponential, an unprecedented number of home loan |
| 15 | guaranties in the last several years.                 |
| 16 | Why a Programmatic Environmental Impact               |
| 17 | Statement? Well, the Programmatic Environmental       |
| 18 | Impact Statement is something that is much larger in  |
| 19 | scope and broader in purpose and is intended to       |
| 20 | analyze the entire 54 states and territories, looking |
| 21 | at how the Home Loan Program affects specific         |
| 22 | geographic regions and the administrative management  |
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| 1  | regions of the VA. Today, we're here to go over the   |
| 2  | scoping. One of the first requirements of doing a     |
| 3  | PEIS is doing public and Agency scoping. So that's    |
| 4  | what we're here for today.                            |
| 5  | So this is the scoping period and this is             |
| 6  | one of the most important pieces, where we invite     |
| 7  | you, the agencies and the public to participate in    |
| 8  | helping shape this document for the future benefit of |
| 9  | our veterans and the VA. So to highlight some of the  |
| 10 | VBA Housing Loan Program elements, Mr. Jeff London    |
| 11 | will come up here and address those. Thank you, sir.  |
| 12 | MR. LONDON: Thank you, Mr. Ford, and                  |
| 13 | thank you for your service to our nation. And I also  |
| 14 | want to recognize and thank the other members of the  |
| 15 | Armed Forces and veterans of the Armed Forces; thank  |
| 16 | you for your service.                                 |
| 17 | As Mr. Ford mentioned, this program is a              |
| 18 | special program because it's unlike any other loan    |
| 19 | program that you may be familiar with. This is an     |
| 20 | earned benefit for those who served us. And I get up  |
| 21 | every day with a very simple mission in mind but a    |
| 22 | very meaningful mission. In essence, the mission of   |
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| 1  | the VA Home Loan Program is to help veterans and      |
| 2  | service members to attain, retain, and adapt homes.   |
| 3  | It's that simple, and we do that through various      |
| 4  | programs that we offer.                               |
| 5  | The first program most people are familiar            |
| 6  | with, and that's the Home Loan Guaranty Program.      |
| 7  | Contrary to popular belief, that particular program   |
| 8  | VA does not lend the money; private sector lenders,   |
| 9  | mortgage companies, credit unions, banks lend money   |
| 10 | to veterans and service members. VA guaranties a      |
| 11 | portion of that loan, specifically, in most cases, 25 |
| 12 | percent of the loan. The great thing about that       |
| 13 | benefit is it can be used on active duty service for  |
| 14 | our service members. Obviously, veterans can use it,  |
| 15 | and also certain surviving spouses of veterans and    |
| 16 | service members.                                      |
| 17 | The next program that we have is we                   |
| 18 | actually own properties. When, unfortunately, a VA    |
| 19 | guaranty loan goes into foreclosure, those homes are  |
| 20 | then owned by VA and are in the Secretary's name, and |
| 21 | we actually market, manage, and sell those            |
| 22 | properties, not just to veterans but to the general   |

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| 1  | public. Anyone can purchase those properties from     |
| 2  | VA. And we do that; we have a specific program,       |
| 3  | where it's called the Vendee Loan Program, and that   |
| 4  | is a direct loan program where VA will actually lend  |
| 5  | money to any potential purchaser of one of those      |
| 6  | properties.   |
| 7  | The next program that we have is another              |
| 8  | direct loan program that VA administers and that is   |
| 9  | specifically the Native American Direct Loan Program, |
| 10 | and that's specifically for veterans who are Native   |
| 11 | Americans who live on federal trust land. A lot of    |
| 12 | private lenders do not want to lend on federal trust  |
| 13 | land, so there's a huge need on federal trust land    |
| 14 | that's specifically for our veterans. So VA, since    |
| 15 | 1992, has been able to lend to veterans who live on   |
| 16 | federal trust lands. So we're very excited about      |
| 17 | that program and we're seeing that program grow more  |
| 18 | and more. We have over a hundred MOUs signed with     |
| 19 | Native American tribes across the United States.      |
| 20 | The next program that we have is the                  |
| 21 | Specially Adapted Housing Program. I mentioned that   |
| 22 | third part of our mission, to help veterans adapt     |

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| 1   | homes. We have some veterans who are seriously       |
| 2   | disabled, and this program specifically helps those  |
| 3   | veterans to live more independently. And that has a  |
| 4   | positive domino effect because that also helps the   |
| 5   | caregivers and family members who are helping those  |
| 6   | veterans, but that also gives the veteran, again, a  |
| 7   | sense of independence so they can live on their own. |
| 8   | So that's a program that definitely we're very       |
| 9   | passionate about in VA.                              |
| 10  | So to help administer this program, we               |
| 11  | don't just have people here in the Washington, D.C.  |
| 12  | area; we have eight regional loan centers around the |
| 13  | country, specifically, in Atlanta, Cleveland,        |
| 14  | Denver, Houston, Phoenix, Roanoke, St. Paul, and St. |
| 15  | Petersburg; and we have a small operation in         |
| 16  | Honolulu, Hawaii, and that office reports to the     |
| 17  | Phoenix Loan Center, and they also serve the U.S.    |
| 18  | Territories in the Pacific.                          |
| 19  | So what are the benefits of the Home Loan            |
| 20  | Program? We talked about the fact that this is our   |
| 21  | earned benefit for our nation's service members and  |
| 22  | veterans. Well, if you think about the 25 percent    |
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| 1  | guaranty, that helps to entice lenders to actually    |
| 2  | offer favorable terms to veterans and service         |
| 3  | members. Primarily, one of the great features of the  |
| 4  | programs that has been the hallmark of the program    |
| 5  | since 1944 is the no-down payment feature. And        |
| 6  | approximately 80 percent of our loans for the last    |
| 7  | few years have been no-down payment loans, so         |
| 8  | veterans are taking advantage of that advantage that  |
| 9  | the VA Home Loan Benefit offers them.                 |
| 10 | As Mr. Ford mentioned, the last several               |
| 11 | years we have had unprecedented growth in our         |
| 12 | program. Last year we did approximately 740,000       |
| 13 | loans. The year before that it was 705 loans, both    |
| 14 | record-breaking years. And I'm very proud to mention  |
| 15 | that as far as purchasing loans, going back to that   |
| 16 | first part of the mission, to help veterans obtain    |
| 17 | homes, both of those years were record years in       |
| 18 | purchase volume, and we're planning on exceeding that |
| 19 | number in this current fiscal year. So veterans,      |
| 20 | again, are taking advantage of their earned benefit.  |
| 21 | One of the benefits that's not listed here            |
| 22 | goes to that second part of the mission that I have   |
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| 1  | talked about, and that is to help veterans retain     |
| 2  | homes. A lot of folks don't realize this, but VA      |
| 3  | actually has the lowest foreclosure rate in the       |
| 4  | entire mortgage industry and we have the lowest       |
| 5  | serious delinquency rate, and that means if a         |
| 6  | borrower is behind 90 days or more on their mortgage. |
| 7  | So that's a positive outcome of helping veterans to   |
| 8  | retain their homes. And last year alone we helped     |
| 9  | over 90,000 veterans who were behind on their         |
| 10 | mortgage to help them avoid foreclosure. And since    |
| 11 | 2008, we've helped over 600,000 veterans to avoid     |
| 12 | foreclosure. So while that's not a benefit that many  |
| 13 | people talk about, that's certainly part of our       |
| 14 | mission and we're proud of those results.             |
| 15 | Some of the other things about the Home               |
| 16 | Loan Program that's a benefit is the fact that not    |
| 17 | only is it a no-down payment loan, but VA, for        |
| 18 | instance, has the lowest interest rates in the entire |
| 19 | mortgage industry and that has been the case for      |
| 20 | almost three years running. Also, the VA Home Loan    |
| 21 | Program has low closing costs, so we really help,     |
| 22 | again, those service members and veterans to obtain   |
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| 1  | homes and realize their American dream.               |
| 2  | To kind of go a little bit into the impact            |
| 3  | of the program, I talked about the low interest       |
| 4  | rates, talked about the no-down payment feature. And  |
| 5  | if you look here about the no-down payment, what does |
| 6  | that really mean? What is the impact? Well, if we     |
| 7  | were to compare VA to conventional and FHA loans      |
| 8  | from the Federal Housing Administration, if you look  |
| 9  | here on the chart VA loans that have no down          |
| 10 | payments, those same borrowers, those veterans and    |
| 11 | service members, if they were to get a conventional   |
| 12 | loan they would have to put at least 20 percent down. |
| 13 | An FHA loan, you have to put at least 3.5 percent     |
| 14 | down. Of course, with VA, it's zero.                  |
| 15 | So as far as the number of borrowers who              |
| 16 | would not qualify for conventional loans, we're       |
| 17 | talking about upwards of 86 percent of those veterans |
| 18 | and service members getting a conventional loan would |
| 19 | not qualify. With FHA, again, a small down payment    |
| 20 | but still a down payment, 45 percent of those         |
| 21 | veterans or service members wouldn't qualify, but a   |
| 22 | hundred percent of veterans and service members using |
|    |   |

Page 12 1 the VA Home Loan Benefit qualify. So that gives you 2 an idea of some of the impact of the Home Loan 3 Benefit. 4 So now I'm going to turn it back to Mr. 5 Ford to talk about the purpose of the Programmatic 6 Environmental Impact Statement. 7 The purpose of a PEIS, or MR. FORD: 8 Programmatic Environmental Impact Statement, provides 9 valuable information to the decision-making process, 10 including type and level of impacts and identifies 11 potential mitigation. VA will use this information 12 in making informed decisions concerning the HLP. The 13 PEIS will analyze the environmental impact of a 14 proposed action and no action alternative. The 15 resulting record of decision will identify the 16 action selected by VA and any VA measures to reduce 17 potential impact. 18 So in this scenario, with the VA's intent 19 to develop a Programmatic Environmental Impact 20 Statement for all 54 states and territories, it's 21 inclusive of those. And we are going to address the 22 environmental and -- the intent is to analyze the

Page 13 1 environmental and socioeconomic impacts of the Home 2 Loan Program as it currently exists as compared to 3 the future legislative, regulatory, and policy 4 changes which may come in the future. That is the 5 intent. 6 The idea is for this to be an enduring 7 program and the VA has taken a posture to have the 8 foresight to look down the road to see if there are 9 any barriers to this particular program in certain 10 geographic regions of the United States. It can 11 happen. It could be airshed issues, culture resource 12 challenges, things of that nature. So it's another 13 enabler. The purpose of this is to enable the Home 14 Loan Program well into the future. 15 PEIS actions analyzed. Under NEPA, we're

required to do a proposed action and a no action alternative. Those are required. The no action alternative in this scenario, I'm going to flip-flop it, is looking at a snapshot in time. In fiscal year 20 2017, we're going to look at all the data elements, the home loan volume that has occurred throughout that duration and make that our no action and our 1 baseline.

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| 2  | As I said before, this is unprecedented               |
| 3  | for the VA. It hasn't been done before under NEPA,    |
| 4  | so we're going to evaluate the program against all    |
| 5  | the environmental resource areas that I'll reveal     |
| 6  | here a little bit later, and determine if there is a  |
| 7  | programmatic level, something we need to look at even |
| 8  | further and deeper and maybe specific to a certain    |
| 9  | region.   |
| 10 | A proposed action is going to carry this a            |
| 11 | little bit farther, where we're going to look down    |
| 12 | the road and make some determinations, given the loan |
| 13 | volumes that have occurred here recently. It could    |
| 14 | increase. I won't say it could increase intensity     |
| 15 | down the road and it could decrease, and if that      |
| 16 | happens we want to be ready for it. So we're going    |
| 17 | to establish some benchmarks. The intent is to        |
| 18 | establish some benchmarks and look forward and        |
| 19 | determine where those thresholds are, high or low,    |
| 20 | and see if those will actually have an impact under   |
| 21 | the proposed action. So the no action is the          |
| 22 | benchmark; proposed action is looking forward into    |
|    |   |

| 1 | the future and, hopefully, continuing to enable the |
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| 2 | program. Now, nothing is going to change currently, |
| 3 | right now; that's not the intent of the PEIS with   |
| 4 | regard to how the VA does their loan guaranties. I  |
| 5 | want to make that very clear.                       |

6 The timeline, NEPA timeline. Notice of 7 Intent for this was published in the Federal Register 8 July 16th, 2018. We have a 30-day scoping period, 9 which ends by August 15th, 2018. It's estimated that 10 the draft PEIS will be available for public review by 11 the spring of 2019. VA will solicit public comments 12 after that for 45 days and will hold an additional 13 public meeting regarding the draft PEIS. The final 14 PEIS will be prepared after public comments on the 15 draft PEIS have been considered and formally 16 addressed, and the final PEIS will be made publicly 17 available for a minimum of 30 days prior to the 18 Agency's decision, which is then announced in a 19 Record of Decision, or ROD.

20 NEPA and public involvement, this is just
 21 a graphical depiction of what it is that I just said.
 22 And just to reiterate, these slides and this

|    | Page 16   |
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| 1  | presentation will be posted on the Internet on the    |
| 2  | VA's website, which will come on the last slide.      |
| 3  | Topics to be addressed in the PEIS,                   |
| 4  | aesthetics and visual resources, air quality,         |
| 5  | biological resources, cultural resources and historic |
| 6  | properties, flood plains, wetlands and coastal zones, |
| 7  | geology and soils, greenhouse gases and climate       |
| 8  | change, hydrology and water quality, infrastructure   |
| 9  | and community services, land use and planning, noise, |
| 10 | socioeconomics, and environmental justice; and,       |
| 11 | lastly, cumulative effects.                           |
| 12 | Now, with regard to cumulative effects,               |
| 13 | it's something that I failed to mention earlier. One  |
| 14 | of the additional reasons that we're doing this       |
| 15 | Programmatic Environmental Impact Statement is to     |
| 16 | determine if there it's a well known observation,     |
| 17 | it's well known that soldiers or service members,     |
| 18 | when we leave the service, sometimes stay and lay     |
| 19 | over in the towns that we last served in. And so      |
| 20 | what that does is it sometimes causes an increased    |
| 21 | demand on public safety resources, traffic            |
| 22 | congestion, and education. So there are potential     |

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| 1  | we believe there may be some potential cumulative     |
| 2  | effects or impacts from these scenarios in the        |
| 3  | future. These are things that we're going to pay      |
| 4  | particular attention to.                              |
| 5  | How to submit comments. The 30-day                    |
| 6  | comment period, again, is July 16th to August 15th,   |
| 7  | 2018. Please submit comments by August 15, 2018,      |
| 8  | through one of the following methods: in writing, so  |
| 9  | we have some comment cards back here where you can    |
| 10 | fill out those cards and place those in those two     |
| 11 | boxes in the back of the room; you can mail them to   |
| 12 | the address that is in this presentation; you can     |
| 13 | verbally give them to our court reporter when we're   |
| 14 | finished here; you can do them on line by visiting    |
| 15 | www.Regulations.Gov; and you can also do them by fax. |
| 16 | And if you do fax them, they will go to the mailing   |
| 17 | address, that agency where the mailing address is.    |
| 18 | Again, the purpose of this meeting is to              |
| 19 | receive any comments that you have to help shape this |
| 20 | document and make it more useful.                     |
| 21 | At present, we don't have anyone signed up            |
| 22 | for the comment period, the verbal comment period.    |
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| 1  | And, also, if you do have any that you would like to  |
| 2  | not do verbally here in front of the audience, you    |
| 3  | can do it here with our court reporter. And I'll      |
| 4  | turn it back over to Mr. Jeff London.                 |
| 5  | MR. LONDON: On behalf of my colleagues at             |
| 6  | VA, thank you for your interest in joining us this    |
| 7  | evening to talk about our journey here to be          |
| 8  | compliant with the National Environmental Policy Act. |
| 9  | As Mr. Ford said, we welcome your comments and we     |
| 10 | will take those into consideration. And I especially  |
| 11 | want to, again, recognize and thank the veterans.     |
| 12 | And if we have any active-duty service members here,  |
| 13 | thank you for your service. It's a pleasure being     |
| 14 | with you this evening. Thank you.                     |
| 15 | (Whereupon at 6:53 p.m., the presentation             |
| 16 | was concluded.)                                       |
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| A         B         comment $3:3,4.4:$ determine $14:6,19$ exponent $3:3,4.4:$ dist $13:1,12$ dist $14:15$ exponent $3:3,4.4:$ dist $14:15$ exponent $3:3,4.4:$ dist $13:12$ dist $14:12:12$ dist $13:12$ dist $13:12$ dist $14:12$ dist $13:12$ dist $13:12$ dist $13:12$ dist $13:12$ dist $14:12:11:12$ dist $13:12$ <thdist <math="">13:12 <thdist <math="">13:12         dis</thdist></thdist>   |                    |                    |                     |                     | Page 19             |
|---|--------------------|--------------------|---------------------|---------------------|---------------------|
| able 7:15         back 9:15 12:4 17:9         17:69.22.22         16:16         exponential 4:13,14           Act 3:22 4:12 18:8         17:11 18:4         17:57,19 18:9         Director 1:15 2:12         Failtan 1:13           action 2:14,14,16         backs 6:9         5:11,14         direct 7:4.8.9         Director 1:15 2:12         Failtan 1:13           action 3:15         behaf 18:5         compare 11:7         disabled 8:2         failed 16:13           active -0.13         behamarks 14:12         compare 11:7         disabled 8:2         failed 16:13           addressed 15:12         beneficiary 2:9         concerning 12:12         concerning 12:12         favorable 9:2           addressed 15:16         12:1,3         consideration 18:15         direct 7:7         favorable 9:2           administers 7:8         9:20         10:12.16         contrary 6:7         conventional 11:7           administers 7:8         9:20         10:12.16         contrary 6:7         FMA 117:13,19           advantage 9:8,20         borrowers 11:10,15         court 7:13 18:3         9:20         fiil 1:14           direct 7:11         courd 7:11         court 7:13 18:3         9:20         fiil 1:12           addresse 5:16         12:1,3         court 7:13 18:3         9:20         fiil 1:   |                    |                    | comment 3.3 / 1.1   | determine 1/1.6 19  | evolution 3.20      |
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| action 12:14,14,16banks 6:9internation 12:14,14,16banks 6:9interval13:16,16,17,22barnine is 13:9baseline 14:1companies 6:93:19Facilitator 1:13active 6:13belief 6:7compared 13:2distributed 3:7fadilitor 1:13familiar 5:19 6:5active 6:13belief 6:7compared 13:2compared 13:2distributed 3:7familiar 5:19 6:5adapt 6:27:22benchmark 14:12compared 13:2complem 18:8familiar 5:19 6:5address 5:11 12:21benefic 2:4 3:19 5:8considered 15:16considered 15:15fart 15:10,13,15farture 9:5 11:416:14benefits 1:2,14.8:19contractor 2:7contractor 2:7contractor 2:7contractor 2:7contractor 2:7freature 9:5 11:4,12,1316:312:1,3benefits 1:2,14.8:19contractor 2:7contractor 2:7contractor 2:7freature 9:5 11:4,12,1311:14 2:13bit 11:2 14:6,11contray 6:7earlier 16:13fill 17:104:22bit 11:2 14:6,11court 17:13 18:3freets 16:13,16fill 17:144:22advantag 9:8,8,20borrower 10:6court 17:13 18:3freets 16:11,12fill 17:144:22advantag 9:7,11caues 17:11caues 17:11caues 17:11caues 6:10court 17:13 18:3freets 8:4administer 8:10caue 17:3caue 17:3fill 12:17:1earlie 16:13foll 0:12:174:22bit 11:2caues 17:11caues 17:11caues 17:11court 17:13 18:3freets 16:11.12advantag 9:8,8   |                    |                    |                     |                     | <b>F</b>            |
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