Department of Virginia
SERVICE OFFICER PROGRAM NEWSLETTER
NOVEMBER 2026 | VOLUME 1 / ISSUE 1

Virginia Service Officers Join National Advocates

2026 DSO Symposium | October 26-30 | Washington, D.C.

Virginia service officers were among **67 attendees** at the Washington Hilton for the 2026 Department Service Officer (DSO) Symposium, October 26-30. Hosts were The American Legion National Office and Bergmann & Moore, LLC.

Activities began Sunday evening with a meet-and-greet and dinner. The opening session followed American Legion tradition with a rap of the gavel and the Pledge of Allegiance. Mr. Glenn Bergman welcomed everyone, setting the stage for the week's training.

Attendees came from across the United States and overseas, including France, Germany, and Puerto Rico. States represented included New York, Minnesota, South Dakota, Ohio, Pennsylvania, Florida, Massachusetts, Delaware, New Jersey, California, Utah, Montana, and Nevada.

Throughout the week, training ran **8 a.m. to 5 p.m.** Interactive exercises and breakouts covered appeals, advocacy writing, records review, evidence development, and VA decision errors.

Practical lessons: Build a clear symptom timeline, explain what witnesses personally observed, and check whether medical opinions address that history. Organize written advocacy around the issue, applicable rule, evidence, and requested outcome.

Before graduation, left to right: Pamela Pitkin (17th District), Angela Hall (12th), Scott Padgett (12th), Alonzo Scott (2nd), Maria Gonzalez (16th), Makea Barton (6th), Thomas Beda (2nd), and Lori Medley (16th).

Experience Shared, Lessons Brought Home

County representatives, an Auxiliary past president, and former VA rating specialists and reviewers shared perspectives on evidence, interviews, and advocacy to strengthen assistance to veterans and families.

★ **NOVEMBER 10 | Happy Birthday, U.S. Marine Corps!** ★ **NOVEMBER 11 | Happy Veterans Day!** ★

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BENEFITS & PROGRAM UPDATES

VA Benefits Updates Every Service Officer Should Know

Claims processing, mortgage assistance, life insurance, and homeownership

At the October 2026 symposium, Veterans Benefits Administration (VBA) representatives Margarita Devlin and Derek Herbert shared developments affecting veterans and families. The following updates combine their briefing with official VA announcements.

1. Simplified Disability and Survivor Benefit Applications

Proposed revisions shorten VA Form **21-526EZ from 15 to about 5 pages** and **21P-534EZ from 20 to about 7**. Estimated completion times fall from 25 to 15 minutes and 40 to 25 minutes, respectively. VA's published target is December 2026; early January 2027 was discussed at the symposium. **Use currently approved forms until revised versions are released.**

VA News • July 15, 2026 ↗

2. Partial Claim Program: Help Avoid Foreclosure

Launched **June 15, 2026**, under the VA Home Loan Reform Act of 2025, this option helps eligible VA-guaranteed borrowers. Servicers identify qualifying borrowers for a **three-month trial payment plan**. After successful completion, overdue amounts may be brought current through a VA partial claim. Advanced amounts are repaid when the mortgage is paid off, refinanced, or the property is sold. Contact the servicer early for loss-mitigation review; eligibility and servicer procedures apply.

VA News • June 15, 2026 ↗

3. VGLI: Three-Month Premium Holiday

Eligible Veterans' Group Life Insurance policyholders receive an automatic premium holiday **November 1, 2026–January 31, 2027**, while active coverage continues. VA estimates savings of nearly **$150 million nationwide—about $330 per veteran**. Resolve overdue balances to prevent a lapse. This applies to **VGLI only**, not SGLI, VALife, or other VA insurance. Recent enrollees may receive fewer than three months based on their coverage effective date.

VA VGLI Premium Holiday FAQs ↗

4. Native American Direct Loans: Expanded Affordability

Effective **October 1, 2026**, the NADL rate fell from **2.50% to 2.47%.** Eligible Native American veterans and other qualifying applicants may buy, build, improve, or refinance on eligible federal trust land. Features include low fixed rates, limited closing costs, no private mortgage insurance, and generally no down payment. Applicable tribal agreements and other eligibility rules apply. Refer interested applicants to VA's NADL coordinators.

VA News • October 6, 2026 ↗

5. Executive Order: Reducing Homeownership Costs

The **October 22, 2026** order, "Decreasing Housing Costs for the American People," Section 5, directs VA and Agriculture to reduce qualifying single-family **direct-loan** rates, consistent with law and appropriations. It also addresses mortgage-insurance cancellation, refinancing costs, and housing innovation. Relevant VA programs include NADL and certain VA-owned property financing. This is **not an immediate rate reduction for every VA-guaranteed mortgage**; implementation guidance will determine effects.

White House • October 22, 2026 • Section 5 ↗

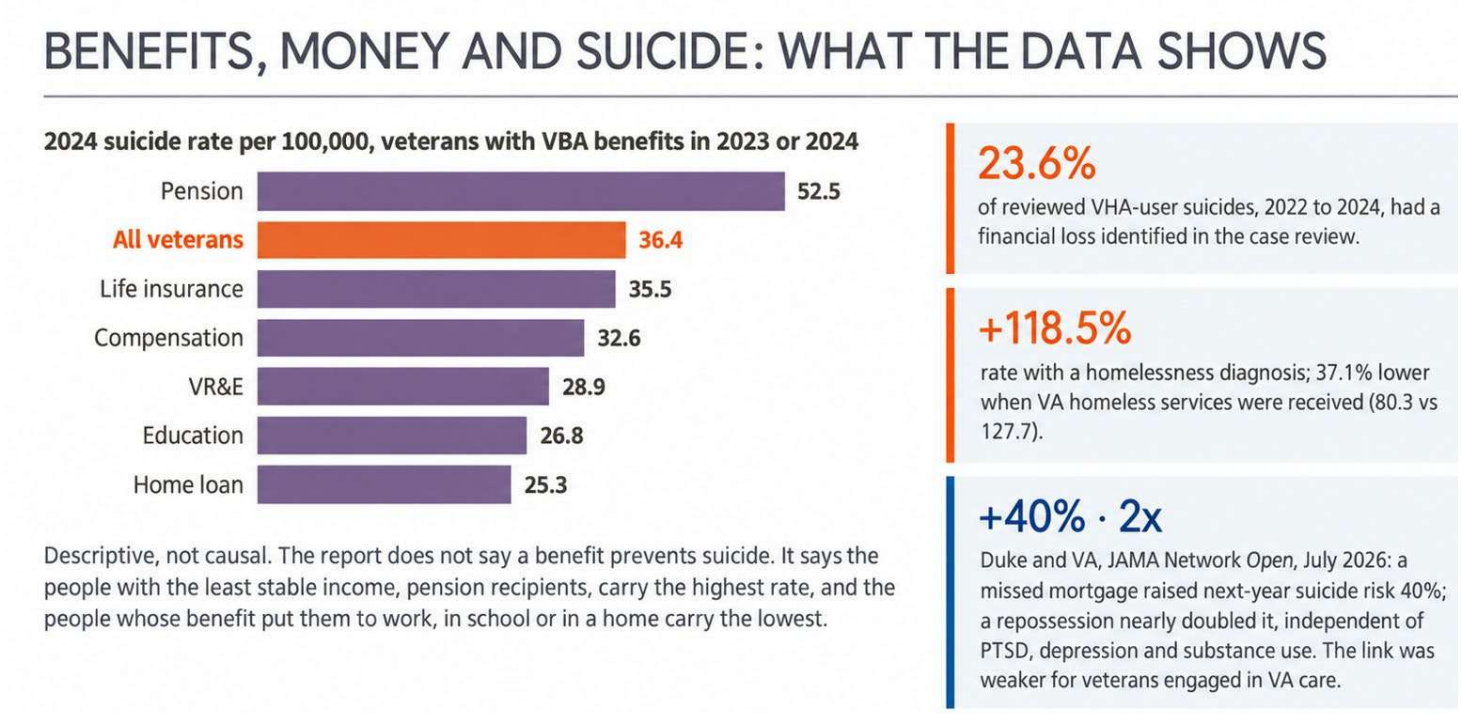
Keeping Virginia informed: Communication across Virginia's Eastern, Northern, and Western Regions helps service officers explain eligibility, obtain assistance, and protect earned benefits.

BE THE ONE | AWARENESS & CONNECTION

Financial Hardship Can Be Part of a Veteran's Struggle

Benefits assistance is also an opportunity to listen and connect.

Benefits conversations can reveal concerns about housing, overdue bills, income, and access to care. The figures below highlight why financial stability deserves attention alongside claims assistance.



What the numbers show
Among the benefit groups shown, veterans receiving VA pension had the highest 2024 suicide rate: **52.5 per 100,000**, compared with **36.4** for all veterans and **32.6** for compensation recipients. Pension is income-based and differs from service-connected disability compensation.

Among reviewed suicide deaths involving VHA users in 2022-2024, **23.6%** had an identified financial loss in the case review.

The chart also reports a **118.5% higher rate** associated with a homelessness diagnosis. Among that group, receiving VA homeless services was associated with a **37.1% lower rate** (80.3 versus 127.7 per 100,000).

These findings show associations; they do not establish that a benefit or service causes or prevents suicide.

Read the figures in context: These rates describe groups, not an individual veteran's risk. Ask about the person's circumstances rather than making assumptions from benefit status or a housing history.

Housing stress matters
The chart highlights research linking a missed mortgage payment with **40% higher next-year suicide risk** and nearly twice the likelihood of newly developing depression. The relationship was weaker among veterans engaged in VA care.

Put Be the One into practice
Use a benefits conversation to make a personal connection. Ask, "How are you managing?" or "Are housing or money worries making things harder right now?" Give the veteran room to answer and listen without judgment.

Help identify a practical next step: benefits follow-up, housing assistance, financial counseling, or a connection with the veteran's VA care team. Follow through on the agreed action.

The American Legion's **Be the One** initiative reminds us to reach out, reduce stigma, and help veterans connect with support. A patient conversation can be an important part of that connection.

TRAINING & PROFESSIONAL DEVELOPMENT

New VSO Academy Launches in January 2027

The American Legion and Bergmann & Moore introduce a consolidated path for accreditation training.

A new chapter in service officer education begins with The American Legion's **VSO Accreditation & Advocacy Academy**. Announced at the October 2026 DSO Symposium, the virtual program merges former **101, 201, and 202** courses for new Legion hires and future VA-accredited service officers.

60+ LESSONS	40–60 HOURS	6 OFFERINGS
Virtual instruction	Coursework + examination	Jan • Mar • May • Jul • Sep • Nov

Building Knowledge and Practical Skills

The curriculum develops evidence evaluation, understanding of VA decisions, selection of review options, and effective arguments. Topics include:

- Service connection, secondary conditions, and aggravation.
- Disability ratings, mental health conditions, and individual unemployability.
- Special Monthly Compensation and related benefits.
- Higher-Level Reviews, Supplemental Claims, and Board appeals.
- Compensation and Pension examinations, medical opinions, and Disability Benefits Questionnaires.
- Effective dates, caregiver benefits, and hearing preparation.
- Advocacy writing using IRAC: Issue, Rule, Application, and Conclusion.

Practical exercises apply these concepts to claims submissions, interviews, written arguments, and hearing preparation.

How Service Officers Participate

Academy attendees must be nominated by their **Department Commander or Department Adjutant**. Virginia service officers should express training interest through Department channels and follow official nomination and enrollment instructions.

Academy completion prepares candidates for accreditation; it does not itself grant VA accreditation. The organizational application and federal approval process remain required.

Continuing Education Beyond the Academy

Intensive live virtual training 203–206: Four sessions for accredited service officers in **February, April, June, and August**. One Department nomination covers the year's series.

DSO Symposium 301: Annual advanced, in-person training; the next offering is listed for **October 2027**. Department nomination and National Washington, D.C., headquarters approval are required.

Together, these programs connect accreditation preparation, continuing education, and advanced advocacy to help veterans and families obtain earned benefits.

Enrollment deadlines and credit for previously completed courses require further Department/National guidance.