

January 5, 2026

The Honorable Bob Archuleta
California State Senator
1021 O Street, Suite 6620
Sacramento, CA 95814

**RE: SB 694 (Archuleta): Deceptive Practices: Service Members and Veterans
As amended, June 23, 2025 – Support**

Dear Senator Archuleta,

On behalf of the San Mateo County Board of Supervisors and the County's Veteran Commission, we write to express our strong support for your SB 694, which would protect veterans from unaccredited entities that charge veterans for services they should receive for free.

Veterans with service-connected disabilities may be eligible for disability compensation. Accessing and qualifying for this compensation often involves complex and challenging claims processes. In California, veterans can get assistance with these claims through several resources intended to help veterans and their families navigate these processes free of cost. In San Mateo County, County Veterans Service Officers (CVSOs), along with other veteran service organizations, provide veterans access to accredited Veteran Service Officers (VSOs) who guide veterans through their claims.

In recent years, unaccredited agents, commonly referred to as "claim sharks," have emerged. These claim sharks are individuals or companies offering unsanctioned assistance with filing initial and subsequent claims, often while charging illegal or excessive fees. Federal law prohibits charging for initial benefit claims and requires that those representing veterans be VA-accredited, such as CVSOs or representatives from nationally chartered Veterans Service Organizations. Given that claim sharks are unaccredited, they are not held to the ethical or professional standards that VA-accredited organizations and officers must follow. This lack of oversight puts veterans at significant risk of exploitation. Veterans who are already vulnerable, including those with limited financial resources, minority veterans, older veterans, and others facing barriers to access, are at even greater risk of being targeted by these predatory actors.

Prohibiting unaccredited entities from charging a veteran for help with an initial benefits claim not only protects veterans, but it also ensures that counties continue to play a crucial role in connecting veterans with benefits and services available to them. Counties often collaborate with federal and state agencies, as well as local nonprofit organizations, to ensure that veterans are aware of and have access to the benefits they are entitled to.

The County Veteran Services Office files these claims and appeals at no cost to the veteran. In addition, County Veterans Services Representatives are required to complete a rigorous Veterans Benefits training program and undergo formal background checks and screening prior to applying for accreditation.

By working with veterans and their families, counties can ensure that those who



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have served their country receive the support and assistance they deserve in an ethical manner.

For these reasons, San Mateo County strongly supports SB 694. Should you have any questions about our position, please contact Connie Juarez-Diroll, Chief Legislative Officer, at 650-599-1341 or via email at cjuarez-diroll@smcgov.org.

Sincerely,

A handwritten signature in black ink that reads "David Canepa". The signature is written in a cursive, flowing style.

David Canepa, President
San Mateo County Board of Supervisors

CC: Governor Gavin Newsom
Senate President Pro Tempore Monique Limón
Speaker of the Assembly Robert Rivas
Assemblywoman Pilar Schiavo
San Mateo County Delegation Members
San Mateo County Board of Supervisors
San Mateo County Executive