

POLK COUNTY VETERANS NEWSLETTER WINTER-2014



Greetings from your Veterans Service Office. We are hoping you are preparing for another winter and hopefully not as bad as last year. It's hard to budget with a winter like that.

Earlier this summer I made a house call in Erskine to see a widow about some benefits and she noticed a growth by my nose and said "I am a nurse and that could be cancer so please get it checked out". I did the following week and she was right it was basal-cell cancer. I had noticed this growth by my nose for nearly a year but kept ignoring it. I went to a doctor and she went to work and cut it out and sent it in. I had to go back in for more surgery, but all is well. The reason I am telling you this is, if you are unsure of some growth or whatever, get it checked out before it is too late.

The office has received another grant from the State and will be again be able to help transporting veterans to their appointments to the local CBOC's or Fargo VA. Call Laurie Anderson at 218-281-3066. If the line is busy my direct telephone number is 218-281-0306.

So far we have had a great year helping veterans and widows receiving their due benefits. Like I tell everyone, this is the best position I have ever had and keep calling me for assistance or questions.

We receive many telephone calls with the question " I'm soon retiring do I need to purchase Medicare Part D & B?" In the 2012 Health Care Benefits Overview Book, page 15, has a good article about both Part D & B. The VA is considered creditable coverage for Medicare Part D purposes. This means that VA prescription drug coverage is a least as good as the Medicare Part D coverage. Only Veterans many enroll in the VA health care system, dependents and family members do not receive credible coverage under the Veteran's enrollment.

However, under Medicare Part B there is NO creditable coverage. Creditable coverage can only be provided through an employer. As a result, VA health care benefits to Veterans are not creditable coverage for the Part B program. So although a Veteran may avoid the late enrollment penalty for Medicare Part D by citing VA health care enrollment, that enrollment would not help the veteran avoid the late enrollment penalty for Part B. There is no guarantee that in subsequent years Congress will appropriate sufficient medical care funds for VA to provide care for all enrollment priority groups. This could leave Veterans especially those enrolled in one of the lower-priority groups, with no access to VA health care coverage. For this reason, having a secondary source of coverage may be in the Veterans best interest.

In addition, a Veteran may want to consider the flexibility afforded by enrolling in both VA and Medicare. For example, Veterans enrolled in both programs would have access to non-VA physicians (under Medicare Part A or Part B) or many obtain prescription drugs not on the VA formulary if prescribed by non-VA physicians and filled at their local retail pharmacies (under Medicare Part D).

Laurie, also has a few of the Korean War books left if anyone is interested in one of those.

Laurie and I would like to wish you a Merry and Blessed Christmas!!!



Desk of the Commissioner - November

Veterans Day is the day we pay special tribute to all Veterans who served this great nation. This became clear to me as my wife and I took our grandsons, ages 10 and 8, to Washington D.C. We visited most of the 'must see' sights but most importantly the Veteran Memorials and Arlington Cemetery. Walking the grounds of Arlington clearly magnified the sacrifices made and the importance of honoring our Veterans.



When you come to the State Capitol, you'll see a significant amount of work completed in preparation of the Minnesota Military Family Tribute memorial. The trees have been planted, the sod laid, the Goldstar Table in place and the 87 boulders representing Minnesota counties. The State Capitol lawn demonstrates Minnesota's appreciation of all who served our state and nation.

The role of women in our military has also gained attention thanks to a new video produced by Twin Cities Public Television in partnership with the Minnesota Department of Veterans Affairs. This video honors women who have served in our military to preserve our nation's freedoms.

I would like to use the rest of article to talk about Veteran reintegration. The Department of Defense has published a white paper entitled "After the Sea of Goodwill" which addresses the war fatigue our nation experiences. The paper focuses on creating a structure that creates community cooperation, collaboration, and an integrated network. The goal is the establishment of a "no wrong door" capacity in caring for and reintegrating our Veterans and their families. This would be a voluntary structure led by leaders within their community. A goal is the establishment of strong public-private partnerships.

The goal appears to be much like Minnesota's "Beyond the Yellow Ribbon" program. This structure would include private and public organizations/agencies which identify the resources needed to assist Veterans specifically, and their community generally, to ensure the citizens are cared for and can receive the help needed. I believe it takes the community to bring our Veterans 'all the way home.' There will be more information about this coming out but for now please think about how your community takes care of Veterans specifically and citizens-in-need, in general. The goal is simple – honor our Veterans and bring them all the way home!

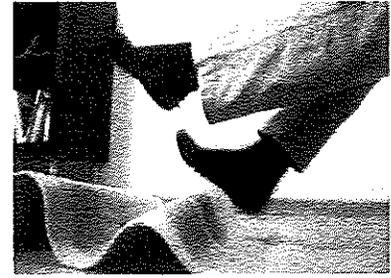
Finally I want to talk about what's happening on the State Capitol Mall. Over the past several years you may have heard about establishing a Minnesota Military Family Tribute (MMFT). Well, the money has been raised, the Lower Capitol Mall is being groomed, a memorial walkway constructed, and a Gold Star Table being placed. The walkway, surrounded by trees, serves as a symbol of the roles the families (and that includes extended families) and the love for those who were called to serve our nation in time of war. The tribute will include a Gold Star Table, recognizing the ultimate sacrifices that were made and the impact it had on their family. Another component to the memorial will be the 87 boulders, representing the 87 Minnesota counties. Each stone will have an inscribed saying taken from correspondence between families and their loved ones during times of war. It will remind all who read them of the sacrifices families make when their loved ones are sent off to war.

Go to <http://www.militaryfamilytribute.org/> for more information.



Fall Prevention Starts at Home

Falls happen every day, but you can protect yourself by removing some of the risks. Your VA health care team can offer suggestions on how simple changes in your environment can make a difference. VA physical therapists, occupational therapists, and home health nurses can help evaluate your home to see where you are at risk for falls. Talk with them to learn more about fall prevention.



Tips for Preventing Falls

- Remove throw rugs and objects from your path that may cause you to trip.
- Aim at having all necessities on one level to avoid stairs.
- Install grab bars for the shower and hand rails for stairs.
- Use a cane or walker to maintain balance.
- Improve lighting so that walkways and stairways are lit up during the day and at night.
- Wear shoes or socks with rubber soles.
- Exercise regularly - Activity during the day keeps your energy level up and can help keep you from getting weaker. Ask your care team about exercises you can do at home to prevent weakness.
- Review medications with your care team. Some medications have side effects that may cause dizziness. Your care team may suggest medication changes to reduce your risk for falls.
- Get your vision checked once a year and keep your eye-glass prescription up to date.
- Use emergency response systems, such as Guardian Alert or Freedom Alert. In-home alarm system will notify authorities if you are in your home alone and need help. Talk with your health care provider about these services.
- Hip protectors are an option for some Veterans. They are comfortable and discrete, and may be obtained from your health care provider.

What to do if you have a minor fall:

- Contact your provider so that a health assessment can be made and the fall can be recorded.
- If you hit your head or are having trouble walking or moving an extremity, you should seek immediate medical attention.

Health Living Messages – Get Recommended Screening Tests and Immunizations



Keeping Veterans Well and Well-Informed is what VA employees strive to do each day.

Did you know it is important to keep up with your screening tests and immunizations to prevent certain kinds of illnesses?

Most Veterans should receive a flu shot every year and tetanus shot once every 10 years. Veterans should also be screened for alcohol abuse, depression, high blood pressure, HIV,

military sexual trauma, obesity, PTSD, and tobacco use.

Other recommended screening tests are based on age, gender, health status and family history. On your next visit, talk with your health care provider about preventative screening tests that are right for you. For more information log on to [The National Center for Health Promotion and Disease Prevention](http://www.prevention.va.gov) website at www.prevention.va.gov.

2014 Health Care Benefits Overview - Update

It has been brought to our attention that in the new *2014 Health Care Benefits Overview* booklet, there was incorrect data on pages 22 and 36 concerning eyeglasses and hearing aids benefits. The Chief Business Office has confirmed the error and is making arrangements to re-publish the booklet. Here is the corrected text

Benefits with Special Eligibility Criteria

While all enrolled Veterans enjoy access to VA's comprehensive medical benefits package, certain benefits may vary from individual to individual, depending on each Veteran's unique eligibility status. The following care services (partial listing) have limitations and may have special eligibility criteria:

- Ambulance Services
- Dental Care
- Non-VA Health Care Services

Hearing Aids and Eyeglasses

Hearing aids, contact lenses and eyeglasses may be provided to the following Veterans as authorized in 38 CFR 17.149, provided they are receiving VA care or services:

- Veterans with any compensable service connected disability
- Former Prisoner of War (POWs)
- Veterans awarded a Purple Heart
- Veterans in receipt of benefits under 38 USC 1151 (i.e. Benefits for persons disabled by treatment or vocational rehabilitation).
- Veterans in receipt of increased pension based on the need for aid and attendance benefits or by reason of being permanently housebound
- Veterans who have a visual or hearing impairment resulting from the existence of another medical condition for which the Veteran is receiving VA care or which resulted from treatment of that medical condition
- Veterans with significant functional or cognitive impairment evidenced by deficiencies in activities of daily living (not including normally occurring visual or hearing impairments)
- Veterans with severe visual or hearing impairment and hearing aids and/or eyeglasses are necessary to ensure the Veteran's active participation in their own medical treatment
- Veterans with a 0% service connected hearing disability

Husband and Wife

Had a FIGHT, Wife called up her mom and said; He fought with me again, I am coming to live with you..... Mom said, No darling, he must pay for his mistake. I am coming to live with you!!!!



SEAMANSHIP TEST

One time during the underway watch the OOD decided to test a Chief Petty Officer's seamanship.

"Chief, what would you do if the forward watch fell off the side of the ship?" "Easy, sir, I'd call "Man Overboard" and follow the Man Overboard procedures."

"What would you do if an officer fell overboard?" "Hmmm," The Chief said, "Which one, sir?"

VA SUICIDE PREVENTION

More than 8,000 Veterans per year take their own life. On average, that's 667 per month, 154 per week, 22 per day, or one Veteran every 65 minutes. A lesser-known statistic is that more than half of these Veterans are 50 years or older. In the past two years, much ado has been made about Veterans diagnosed with post-traumatic stress disorder and traumatic brain injuries-and rightfully so. For an increasing number of Veterans, the sense of urgency for wellness is steadily increasing and beginning to trump their fears or perceived shame of asking for help.

Why are so many Veterans in crisis? For many of these heroes, there were no ticker tape parades, pomp and circumstance, or welcome home celebrations. While their reasoning is varied, many Veterans and family members continue to struggle with behavioral health challenges, a dissociative sense of belonging and untimely or unavailable medical care. As a retired U.S. Air Force member and former Air Force special agent, Timothy Lawson investigated numerous Veteran suicides. Though many Veterans authored suicide notes and will, some did not. Others replaced the notes with final telephone calls or goodbye emails. Common responses from family members included: "just thought he/she was going through a rough spot," or "Why didn't his/her friends or supervisors intervene to help?"

So how do we battle this epidemic? Marine veteran Lawson created the "1,2, Many Project" and corresponding podcast to provide a powerful, in-depth focus on why Veterans consider, attempt and succeed in ending their own lives. Veterans participating in the project convey greater visibility and understanding of the issue, as they "walk" Tim through their decision-making processes, suicidal ideations and attempts. Furthermore, friends and loved ones relay their innermost feelings, daily struggles and coping strategies in processing the sudden and seemingly unexplained deaths of Veterans closest to them.

Most importantly, listeners learn how they and others can recognize, engage and act to assist Veterans in need. To learn more about the 1,2, many Project, visit <http://one2manyproject.com>, on Facebook at [1,2,Many Project](#), or via Twitter at <https://twitter.com/One2ManyProject>.

Outward Bound is incredibly proud to offer fully funded 5-7 day wilderness courses to veterans of the wars in **Iraq and Afghanistan**. **Fully funded by generous donors**, Outward Bound for Veterans helps thousands of returning service members and military veterans readjust to life at home through the healing power of the wilderness and by reinforcing the gratification, confidence and self-worth that comes with working within a group. These courses build the skills necessary to successfully return to life after wartime service. **This is at no cost to the veteran**. Go to www.outwardbound.org/course-finder/veteran-adventures/ for more information.



Sailing in the Florida Keys-6 days



Boundary Waters Dog Sledding & Cross Country skiing-8 days



Colorado Rockies Backcountry Skiing & Snowboarding-8days

DoD Pay and Benefits Update: To reduce cost and increase efficiency, the Department of Defense (DoD) is moving away from mailing letters with update information. This means that instead of a letter, you will get email notifications when there are important changes to your DoD benefits, including TRICARE. The email will link you to milConnect, a secure DoD website, where your personal information will be posted. The initial email you receive will give you an opportunity to “opt-out” of receiving emails and continue receiving paper notifications. Those who have not provided an email address or those who opt-out of receiving email notifications will receive a postcard stating that there is a change or update to their benefits. Even if you get a postcard you will still need to go to milConnect to read the letter because specific plan or protected health information (PHI) will not be printed on the postcard.

Note: Regardless of which option you choose when you go to the milConnect site you will need to have a Common Access Card (CAC), DFAS (myPay) Account or DoD Self-Service (DS) Logon number to sign in to read the notice they have sent you. For those who do not currently have one of these, sponsors can create a DS Logon by clicking the appropriate button on the milConnect site.

Replacing paper mail with email will mean faster notification of important information as well as convenient access anytime, anywhere you have Internet access. To sign up or update your email contact information go to <http://milconnect.dmdc.osd.mil>. The milConnect website can be accessed anytime and anywhere for the most up-to-date account and DEERS information. Once you sign-up, you will receive up-to-date benefits information such as, primary care manager changes, eligibility changes due to age (for certain family members), and more. You can click on the “MyProfile” menu item to update your personal email preference. Please allow three days for revised settings to take effect.



NAVAL OFFICERS and NAVY CHIEFS

A group of Chiefs and a group of Naval Officers take a train to a conference. Each Naval Officer holds a ticket but the entire group of Chiefs has purchased only one ticket for a single passenger. The Naval Officers are just shaking their heads and are secretly pleased that the arrogant Chiefs will finally get what they deserve. Suddenly one of the Chiefs calls out: “The conductor is coming!”. At once, all the Chiefs jump up and squeeze into one of the toilets. The conductor checks the tickets of the Naval Officers. When he notices that the toilet is occupied he knocks on the door and says: “Ticket, please!” One of the Chiefs slides the single ticket under the door and the conductor continues merrily on his round. For the return trip the Naval Officers decide to use the same trick. They buy only one ticket for the entire group but they are baffled as they realize that the Chiefs didn’t buy any tickets at all. After a while one of the Chiefs announces again: “The conductor is coming!” Immediately all the Naval Officers race to a toilet and lock themselves in. All the Chiefs leisurely walk to the other toilet. Before the last Chief enters the toilet, he knocks on the toilet occupied by the Naval Officers and says: “Ticket, please!”

Moral of the story?—Officers like to use the methods of the Chiefs, but they don’t really understand them.





TRICARE® Service Centers

WALK-IN SERVICE NO LONGER PROVIDED AS OF APRIL 1

TRICARE offers many convenient resources for customer support

As TRICARE beneficiaries increasingly access electronic, Internet, and toll-free customer service features, the need for walk-in locations has lessened. As a result, walk-in customer service at TRICARE Service Centers (TSCs) located within the 50 United States will no longer be provided as of April 1, 2014. Due to the unique needs of overseas beneficiaries, TSCs outside of the United States will continue to offer walk-in service. To view TSC change information and sign up for e-mail updates, visit www.tricare.mil/tsc.

BACKGROUND

Few, if any, commercial health plans offer walk-in customer service. When TRICARE began almost 20 years ago, walk-in customer service at the TSCs was viewed as critical to the program's success. As a result, TRICARE regional contractors operate nearly 200 TSCs in the United States, with the majority at military hospitals and clinics. Now that TRICARE is a mature program and beneficiaries increasingly use more convenient Internet and toll-free phone options, continuing walk-in customer service at TSCs is no longer cost effective. The majority of walk in visits to TSCs are for enrollment, billing, primary care manager changes, and general information on benefits and plans—all of which can be handled through Web sites, mobile applications, or by calling toll-free call centers operated by the regional contractors.

SUPPORT TO MILITARY HOSPITALS AND CLINICS WILL CONTINUE

TRICARE regional contractors will continue beneficiary and military hospital and clinic customer service support before, during, and after implementation of the TSC initiative. Regional contractors will coordinate with individual military facilities for services such as briefings and distribution of materials, among other support services.

COST SAVINGS

Walk-in customer service in the TSCs is the most expensive option for the government to provide customer support to our beneficiaries. Those services cost approximately \$51 million per year. The elimination of walk-in service at U.S. TSCs on April 1, 2014, will save an estimated \$254 million over five years. This change supports the Department of Defense's (DoD's) efforts to manage the rising cost of providing health care for TRICARE's 9.6 million beneficiaries without making changes to benefits, fees, or beneficiary cost-shares.

CONVENIENT ACCESS TO SERVICE AND SUPPORT

Beneficiaries can easily manage their benefits at home or on the go via secure Web sites. On www.tricare.mil, the "I want to..." section allows beneficiaries to:

- Enroll in or purchase a plan
- File or check a claim
- View referrals and prior authorizations
- Find a doctor
- Change primary care managers
- See what's covered
- Compare plans
- Manage prescriptions

Beneficiaries can also inquire about health care benefits, get answers to questions, and get enrollment assistance by contacting their regional contractor.

Additional service and support options are listed on the following page.

FOR INFORMATION AND ASSISTANCE

TRICARE Regional Contractors

Regional contractors work with the DoD to administer the TRICARE medical benefit.

STATESIDE



North Region
Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)
www.hnfs.com



South Region
Humana Military, a division of
Humana Government Business
1-800-444-5445
Humana-Military.com



West Region
UnitedHealthcare Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhcilitarywest.com

OVERSEAS

TRICARE Overseas Program (TOP)
International SOS Assistance, Inc.
www.tricare-overseas.com



TOP Regional Call Centers

Eurasia-Africa
+44 20 8762 8384 (overseas)
1-877-678-1207 (stateside)

Latin America and Canada
+1-215-947-8393 (overseas)
1-877-451-8659 (stateside)

Pacific (Singapore)
+65-6339-2676 (overseas)
1-877-678-1208 (stateside)

Pacific (Sydney)
+61-2-9273-7710 (overseas)
1-877-678-1709 (stateside)

Keep Your DEERS Information Up To Date!

The key to receiving timely TRICARE benefits is keeping your information in the Defense Enrollment Eligibility Reporting System (DEERS) up to date: www.tricare.mil/deers

You have several convenient options for updating DEERS:

- milConnect: <http://milconnect.dmdc.mil>
 - Verify and update your DEERS information
 - Learn about your other military benefits.
 - Learn more about how to log on to milConnect: <https://myaccess.dmdc.osd.mil>
- 1-800-538-9552 or 1-866-363-2883 (TDD/TTY)
- 1-831-655-8317 (fax)

Find a local identification card-issuing facility: www.dmdc.mil/id

TRICARE Program Costs

Costs vary depending on your TRICARE program. Get the latest TRICARE cost information here including dental and pharmacy costs: www.tricare.mil/costs

Getting Care

Find a doctor: www.tricare.mil/providerdirectory

Military hospital and clinic appointments online: www.tricareonline.com

Military hospital and clinic locator: www.tricare.mil/intl

TRICARE Covered Services

Get details about TRICARE coverage, limitations, and exclusions: www.tricare.mil/coveredservices

Additional Resources

TRICARE Contacts: www.tricare.mil/contacts

TRICARE SMART Site (view/download TRICARE materials): www.tricare.mil/smart

Claims: www.tricare.mil/claims

Enrollment: www.tricare.mil/enroll

Forms: www.tricare.mil/forms

Frequently Asked Questions: www.tricare.mil/faqs

Behavioral Health Care: www.tricare.mil/mentalhealth

Reserve and Service Member Support Office, Great Lakes: 1-888-647-6676

Customer Service Community Directory: www.tricare.mil/bcacdca

National Suicide Prevention Lifeline: 1-800-273-8255

Military OneSource: www.militaryonesource.mil

Report Fraud and Abuse:

Web site: www.tricare.mil/fraud

E-mail: fraudline@tma.osd.mil

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. Military hospital and clinic guidelines and policies may be different than those outlined in this publication. For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

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VA Appeals Backlog Update: While there are clearly some doubters most people think that the backlog for disability adjudications has dropped dramatically. Indeed, this week the VA proudly announced that they had just adjudicated their 1,000,000th claim for this fiscal year. However, this is predictably leading to another backlog increase. There is now a backlog for pending appeals of denied claims...as well as increased delays in other claim matters.

One of the areas that have suffered while most of the VA's focus has been on adjudicating initial disability claims is the simple job of changing the number of dependents that is covered by a claim. The VA's own figures show that the number of claims to change the status of a dependent has risen from 35,734 at the start of 2012 to 191,464 on June 28 of this year. As of June 28th the number of pending appeals has reached 279,435. This has been seen as a growing problem since 2012 when the VA's Inspector General (IG) suggested that the VA "revise productivity standards" to ensure review officers get credit only for work that moves an appeal forward, according to the most recent IG report to Congress. That has not yet happened. Laura Eskenazi, Principal Deputy Vice Chairman Board of Veterans' Appeals, U.S. Department of Veterans Affairs and the executive in charge of the Board of Veterans' Appeals, said appeals rates have held steady for nearly 20 years, but the total number has risen as more claims have been filed. "If the expectation is a short time frame [to get a decision on an appeal] that would require some trade-off in the due process," she said.

The average time for a denied claim to work its way through the VA's appeals process shot up to more than 900 days last year after staying between 500 and 750 days for the past decade, what the VA refers to as its "appeals resolution time" hit 923 days in fiscal 2013. That is a 37% jump in one year, from 675 in fiscal 2012. The VA's long time goal is for an appeal to take 400 days to resolve. It should be remembered that veterans have a provision in our appeals process that almost no one else has. It permits all appellants (veterans, survivors or their representatives) to submit at any time in the appeal new evidence or information. That triggers a fresh review of the entire appeal. The Board of Veterans' Appeals can grant, deny or remand the case to one of the VA's regional offices for additional review. This of course slows appeals down but it is a terrific advantage for the veteran and his/her family. [Source: TREA News for the Enlisted Jul 21, 2014]

I (Laurie) along with Bill & Jamie Cassavant, attended a Minnesota Warriors Hockey game in Moorhead on November 15th. They played against the Moorhead Spuds alumni. The Warriors lost to the Spuds but it was a great game.

The MN Warriors Ice Hockey program has been organized for charitable and educational purposes, for veterans of the United States Military who are wounded, injured or otherwise disabled. This program assists our veterans with reintegration into civilian life. The program educates, trains, motivates and encourages individuals who have physical or mental disabilities incurred during service to the United States, to participate in the sport of hockey. The Warriors are welcome to players of any age and skill level, male or female, any level of disability. The program uses the game of hockey to build camaraderie and a sense of community to the community that supports them. We assist veterans with disabilities in developing self-confidence and to assist in helping participants back into mainstream lifestyle they were accustomed to prior to their disabilities.

Our goal: Is to grow our program across the state of Minnesota and serve veterans with teams in Duluth, St. Cloud, Moorhead, Rochester and anywhere there are enough veterans in need to support a team. Currently we have over 40 Warriors on our active roster who play on two teams.

Our needs: We seek veterans who can benefit and contribute to our program. If you know of a veteran who wants to play hockey, get them in contact with us or give us their name and we will reach out to them.

Second, we need donations to support our program. A full set of gear costs \$900, more for goalies and sled players. Ice time costs \$185.00 per hour. A road game adds the cost of meals, lodging and travel costs. Every dollar helps and as a 501(c)3 charitable organization your donation is tax deductible.

Warrior Contacts: President: Chris Price
president@mnwarriors.com

651-497-0950

Send donations to:
Minnesota Warriors Ice Hockey
1413 Thompson Ave. Suite 3
South St Paul, MN 55075

We wish to recognize and thank these supporters of Warrior Ice Hockey





VA HOME LOANS: After a tornado ripped through Air Force Tech. Sgt. Rhonda Stockstill's house in Moore, Oklahoma, in May 2013, she and her husband began the hunt for a new home, thinking they would go through their previous lender to get another VA home loan. That lender told them they would be better off going with a conventional loan that would saddle them with a \$160,000 down payment and closing costs. The mortgage company "was making us jump through hoops. We were really discouraged," Stockstill said. After about four months of trying to work with the previous lender, Stockstill found another, Veterans United, which helped the couple secure a Veterans Affairs backed loan within about 30 days, with a far lower down payment and a lower interest rate than what their previous lender had quoted.

The VA home loan program has guaranteed more than 20 million VA loans in the 70 years since its creation. Numbers fell during the middle of the last decade, coinciding with the rise in conventional loans to people who would not be approved now. But since the subprime mortgage bubble burst and credit rules have tightened across the industry, VA loans are back on the rise. In 2013, VA guaranteed the highest number of loans in the program's history-629,312. Yet it's clear that there are misperceptions about the program. Son Nguyen, who heads the nonprofit Veterans Association of Real Estate Professionals, notes that there are 1.9 million active VA-guaranteed loans, but more than 1 million troops and 22 million veterans are eligible.

Conventional loans may make more sense in certain circumstances, says Chris Birk, Veterans United's director of VA loan education-like if you have excellent credit, sizable assets and plenty of cash for a 20% down payment. But the reality is, for many service members, the VA home loan program is the most advantageous, Birk said-a benefit that can save money for military and veteran homeowners. It's features were designed not only to put veterans in a home, but to make sure they can repay the mortgage and stay in it, said Mike Frueh, director of VA's Loan Guaranty Service. What's more, VA has improved the program to make its part of the loan process faster, easier and more transparent. Like the Stockstills, some veterans encounter lenders and real estate agents who try to steer them away from their VA home loan benefits, for a variety of reason, many of which are misperceptions.

Some reminders, little-known facts and tips:

- ◆ Active-duty troops as well as veterans who have left the service qualify, regardless of whether they served in combat. About 17 percent of VA loans went to active-duty troops in 2013
- ◆ The benefit never expires and can be used multiple times
- ◆ The VA home loan is the only major type of loan that does not require a down payment as long as the sale price doesn't exceed the appraised value; 89 percent of VA loans are made without a down payment. In essence, the VA's guarantee takes the place of a down payment
- ◆ The program doesn't require private mortgage insurance, an extra monthly expense when a borrower is not making a down payment of at least 20 percent. A down payment of 20 percent on a \$200,000 loan would be \$40,000. "By not spending that \$40,000, veterans have money in their pockets to take care of unforeseen circumstance", Frueh said.
- ◆ Veterans usually can get their VA Home Loan Certificate of Eligibility within seconds at www.ebenefits.va.gov. But the lender often can do that for you. In 2013, 463,303 electronic certificates of eligibility were issued
- ◆ VA does not require a minimum credit score. Instead, the requirements are based on whether a borrower can repay the loan. However, lenders do impose additional requirements for credit scores. "Our minimum credit score is typically 620." That falls into the "fair" (category), which is a step below "good". It's about 100 points lower than credit scores needed for a conventional loan. There's a great misperception that you need sterling credit to use this program. But it was created to level the playing field", Birk said-to help veterans who may not otherwise qualify for mortgages.
- ◆ Veterans generally pay a funding fee of 2.15 % of the purchase price for a VA loan. For example, with no down payment for a \$200,000 loan, a funding fee of 2.15 % equals \$4,300. For those who were or are in the National Guard or reserves, the funding fee is 2.4 %. The fee is reduced for those who make down payments of 5 percent or more. Some VA borrowers don't pay the funding fee at all. They include veterans receiving VA compensation for a service-connected disability or those eligible to receive it if they weren't receiving retirement or active-duty pay and surviving spouses of veterans who died in service or from a service-connected disability. The VA also has limitations on what lenders can charge borrowers for a loan, to make sure the veterans don't pay unnecessary fees, Frueh said. Conversely, the VA allows a seller to pay up to 4% of certain closing costs, including the paying VA funding fee .

Continued on page 11

- ◆ VA doesn't lend money; it guarantees the loans made by about 1,500 commercial entities such as banks, credit unions and mortgage companies, although the top 11 lenders account for about half of all VA loans. Lenders, not VA, set interest rates, discount points and closing costs and the rates likely vary among lenders. It's best to shop around. But overall, average interest rates on VA loans trend even a little lower than those on conventional loans, Birk said
- ◆ VA home loans can be used to buy a home or a condominium unit in a VA-approved project; to build a home; to simultaneously purchase and improve a home; to buy a manufactured home and/or lot; and to make energy-efficient improvements
- ◆ Veterans can use their VA home loan benefits multiple times
- ◆ The guarantee limits vary depending on the geographic area, based on the median home price. Generally, the limit is \$417,000 but can range up to \$1,094,625 in higher cost areas. This is not a *loan* limit— you can buy a more expensive house, as long as you can handle a down payment of 25 percent of the difference. For example, if the guarantee limit in your area is \$417,000 and the house you want costs \$500,000, it's yours if you can pay \$20,750—which is 25 percent of the \$83,000 difference—as a down payment.
- ◆ The key is to work with real estate agents and lenders who have worked with VA loans. Tell them up front that you're a veteran. Ask questions about how many VA loans they've worked with. If the agent isn't experienced and informed, it could cost you money and time, especially in finding a condominium, because condos must be VA-approved in order for the buyer to qualify for a VA loan. If a lender doesn't understand the rules and details of VA loans, "it could cause the deal to fall apart, or put the veteran in a loan at a higher interest rate."
- ◆ Do your own research at www.benefits.va.gov/homeloans, or call toll free 1-877-827-3702. For example, one veteran said he was told he had to have \$2,000 or less in debt to qualify, but that is not a VA requirement for a home loan. Armed with knowledge, you can shop around for another lender.
- ◆ VA allows veterans to lower their interest rate by refinancing their existing VA home loan, either through their current lender, if that lender agrees, or through any VA lender.
- ◆ VA's requirements help ensure that veterans have the financial ability to make their payments and stay in their homes—a major reason why VA loans have the lowest foreclosure rate among loan types, including FHA and conventional. Another reason, Frueh said, is that VA has about 150 staff members nationwide "whose sole job is to help veterans who are behind on their mortgage find a way to become current." Last year, he noted, VA helped almost 74,000 veterans resolve their delinquencies and in most cases, keep their homes.
- ◆ Financial institutions that did the most VA loans in 2013:

1. Wells Fargo Bank	6. Navy Federal Credit Union
2. USAA	7. Fifth Third
3. Quicken Loans Inc.	8. Mortgage Research Center
4. Freedom Mortgage Corp	9. Bank of America
5. Mortgage Investors Corp	10. JP Morgan Chase Bank



Operation Black Hills Cabin

Founded in 2011 by a retired military couple, OPERATION BLACK HILLS CABIN is located in the beautiful Black Hills. It's purpose is to offer a week long respite to qualifying wounded veterans and their families, from the Iraq/Afghanistan campaign, at little or no expense to them, except for transportation.

It provides a therapeutic environment to assist qualifying veterans who were combat injured in their rehabilitation from their traumatic and stressful experiences, while serving the interest of our Nation. It also provides a constructive opportunity to the disabled veterans to reacquire themselves with their family in a quiet and leisurely environment. Email: operationblackhillscabin@gmail.com

EVERY LONG JOURNEY BEGINS WITH A SINGLE STEP

