



## **Veterans-For-Change Newsletter**

*A Voice of the Veterans*

*Week Ending Sunday, November 06, 2016*  
Volume 7, Issue 41

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### ***This-N-That***

Reminder to all our readers to set your clocks back one hour this Sunday night.

If you have visited the Veterans-For-Change website in the past month you might have noticed our web links module is out of sorts and links you to a page that says the link is infected. Please note this is absolutely not true.

One of our three upgrades and we're still working on this has an incorrect code in the program, and with millions upon millions of lines of code to make the program work, it's a pain staking task to find the one single line with the incorrect code, but we will have it repaired soon. So don't let that affect you using any other portions of the system.

In addition we've added another 117 documents in the Genetics Library. And we anticipate adding another 100+ within the week.

With all the problems that have been identified in the VA Healthcare System, they continue to pay out astronomical bonuses to administrative executive staff. Even to some who were to be terminated.

In 2015 The VA paid out some \$3.3 million dollars to 300 senior staff. And it is still beyond me why the VA pays bonuses at all. It sure doesn't encourage better work ethics and sure doesn't invoke better treatment and healthcare for our nations Veterans! So why are they paying out bonuses?

The even bigger question still is and chances are will always remain, why aren't the nationally chartered Veteran Service Organizations screaming bloody murder about this?

This same \$3.3 million dollars could have very easily provided 100% benefits to 1,375 Veterans for a year or it could have provided 50% benefits for 2,750 Veterans for a year.

It also could have provided funding for 13 more doctors for a year, so where is the outrage, where is the concern over our Veterans health, why is NO one screaming this should be stopped?

Bonuses are simply not worth even one life! But it seems the VA has placed a price tag on every Veterans life!

Later on down in this newsletter are links to more stories. Please take the time to read about the Veteran who recorded his attempt at getting an appointment.

Although I do not agree with any attempt at recording anything in the VA facilities, many times it's a matter of life or death, so if you have problems, and can find a way to conceal a small pocket voice activated recorder, DO SO!

Then make copies of the recording and send it to your Congressman's local office along with a letter describing the situation and ask they listen to the recording.

Maybe if more Veterans did this, it might help to get Congress up off their tails to actually take action and get something done to help save the lives of those who laid their lives on the line for our country!

We still need YOU to help us to get you the medical care and benefits you laid down your lives for! So won't you take a few minutes once a week till the end of the year to call and remind them VETERANS should come first over any "refugee or illegal alien!"

On behalf of our Volunteers nationwide and myself, we wish you and your family good health!

Respectfully,

Jim Davis

Founder

[Jim.Davis@Veterans-For-Change.org](mailto:Jim.Davis@Veterans-For-Change.org)

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### ***Army Special Victim Counsel Program***

The U.S. Army has developed the Special Victim Counsel Program to protect the rights of sexual assault victims. Special victims' counsels are specially trained military attorneys, duty-bound to work for no one but the victim. The military now requires that victims reporting an assault be notified of their right to consult with a special victims' counsel and of the availability of other legal assistance at the time they report a sexual assault. Also, no one in a victim's chain of command or the accused's chain of command may influence a special victims' counsel in providing legal support to a victim. Members who have been affected by sexual assault can access 24/7, confidential, anonymous support through the [DOD Safe Helpline](#) by calling 877-995-5247.

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### ***DoD Identifies Army Casualties***

The Department of Defense announced today the death of two soldiers who were supporting Operation Freedom's Sentinel.

Capt. Andrew D. Byers, 30, of Rolesville, North Carolina, and Sgt. 1st Class Ryan A. Gloyer, 34, of Greenville, Pennsylvania, died Nov. 3 in Kunduz, Afghanistan, of wounds sustained while engaging enemy forces.

Byers and Gloyer were assigned to Company B, 2nd Battalion, 10th Special Forces Group (Airborne), Fort Carson, Colorado.

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## ***Sec Def Announces Halt to Collection of Improperly-Paid National Guard Reenlistment Bonuses***

### **Statement from Secretary of Defense Ash Carter:**

There is no more important responsibility for the Department of Defense than keeping faith with our people. That means treating them fairly and equitably, honoring their service and sacrifice, and keeping our word. Today, in keeping with that obligation, I am ordering a series of steps to ensure fair treatment for thousands of California National Guard soldiers who may have received incentive bonuses and tuition assistance improperly as a result of errors and in some cases criminal behavior by members of the California National Guard.

While some soldiers knew or should have known they were ineligible for benefits they were claiming, many others did not. About 2,000 have been asked, in keeping with the law, to repay erroneous payments. There is an established process in place by which service members can seek relief from such obligations. Hundreds of affected guard members in California have sought and been granted relief. But that process has simply moved too slowly and in some cases imposed unreasonable burdens on service members. That is unacceptable. So today, on the recommendation of Deputy Secretary Work, I am ordering measures to make sure we provide affected service members the support they need and deserve.

First, I have ordered the Defense Finance and Accounting Service to suspend all efforts to collect reimbursement from affected California National Guard members, effective as soon as is practical. This suspension will continue until I am satisfied that our process is working effectively.

Second, I have ordered a team of senior department officials, led by the senior personnel official in the Office of the Secretary of Defense, Peter Levine, to assess the situation and establish no later than Jan. 1, 2017 a streamlined, centralized process that ensures the fair and equitable treatment of our service members and the rapid resolution of these cases. The objective will be to complete the decision-making process on all cases as soon as possible - and no later than July 1, 2017.

Ultimately, we will provide for a process that puts as little burden as possible on any soldier who received an improper payment through no fault of his or her own. At the same time, it will respect our important obligation to the taxpayer.

I want to be clear: this process has dragged on too long, for too many service members. Too many cases have languished without action. That's unfair to service members and to taxpayers. The steps I've outlined are designed to meet our obligations to both, and to do so quickly.

Source: TREA

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### ***Fate of TRICARE Autism Fees Waits on Congress***

Military parents of children with autism are waiting anxiously for Congress to reconvene after Election Day and finish work on a fiscal 2017 defense authorization bill. The delay might not worry lawmakers. But the some military families know that how fast the bill gets negotiated, passed and signed will determine whether their children will see their therapy treatments for severe autism altered or interrupted, possibly for months. [Read the full story on the Military Advantage.](#)

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### ***Greenlight A Vet?***

"Greenlight A Vet" is a campaign to establish visible national support for veterans by changing one light in a visible location in you home or office to green and keep it glowing every day.

This [website](#) has more details and everyone is encouraged to help in this effort to show support for our veterans who when they return home are more camouflaged than ever.

These bulbs are now readily available at most businesses that sell light bulbs.

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### **Welcome to our Celebration of National Family Caregivers Month "Take Care to Give Care"**

Throughout the month of November, we celebrate and honor the incredible dedication that Veteran caregivers make each day to support the health and wellbeing of our nation's Veterans. Caring for a loved one is an enormous responsibility. This daily effort of caring for another can result in forgetting the importance of taking care of you. During this month of celebration we invite all caregivers to participate in exploring your own self-care by completing a self-care assessment and reflecting on the daily activities and reflections we have provided. Moments of restoring self-care can be achieved when you "Build on the Small Moments of Self-care" available to you each day. Make yourself a priority. You cannot continue giving without restoring you. We hope that these materials assist you in doing just that. See for yourself! Give yourself the gift of a month of "small moments" and see how this commitment to you will restore you. Click here to begin participation [http://www.caregiver.va.gov/National\\_Family\\_Caregivers\\_Month.asp](http://www.caregiver.va.gov/National_Family_Caregivers_Month.asp).

You may also visit the VA Caregiver Support Program website at [www.caregiver.va.gov](http://www.caregiver.va.gov) for more information about resources available through VA's Caregiver Support Program.

Thank you for your vital investment in caring for our nation's Veterans.

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### ***Will You Have to Repay Your Military Bonus, Too?***

Some members of the California National Guard have been [asked to repay reenlistment and other bonuses](#) years after receiving them after investigators found that they were improperly given out by military recruiting officials. Officials have acknowledged that it was not the military member's fault that he or she received the bad bonus. But, nonetheless, those troops were ordered to repay. What if the government asked for you to return that long-ago spent reenlistment bonus your family scored? For more details, see [this Spousebuzz post](#).

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#### **To Contact your Members of Congress**

To Call your Representative: 202-225-2305

To call your Senator: 202-224-3841 or 202-224-3553

To call different members of Congress: 202-224-3121

Toll FREE Number: 866-272-6622

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### ***AF Unveils Special Tactics Memorial***

The Air Force recently unveiled its first Special Tactics Memorial at a dedication ceremony at Hurlburt Field Air Park, Fla. In the last 40 years, only 10 Airmen have received the Air Force Cross, the second highest medal that can be bestowed for valor in combat. Eight of those recipients were special tactics Airmen whose names are now etched on the monument. Flanking the statue will be two pedestals with the names of fallen special tactics Airmen — 19 Airmen killed in action and eight in training. A photograph of the monument is available on the [Air Force website](#).

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### ***Changes Coming to Commissaries***

We have been telling you for a while that the Commissary system is considering changes in the way it does business as a result of the pressure put on it by Congress. Many in Congress want to totally end the taxpayer subsidy to commissaries as a way to try and cut the defense budget. But commissary officials have studied the situation and have told Congress there is no way they can do that and keep the benefit to military personnel.

TREA has been actively involved with this issue and we have participated in numerous phone calls with commissary officials as they've discussed what options they are considering.

Below is an article put out by the commissary system describing a new program they are instituting. It will mean variable pricing in different areas of the country. The article says commissaries are “improving the way patron savings are calculated.” We think it’s more accurate to say they are “changing” the way savings are calculated. Only time will tell whether it’s an improvement.

TREA believes there are potential problems with this new plan. We appreciate the commitment of commissary officials to try and maintain the current savings enjoyed by commissary shoppers but we are not certain this is the solution.

TREA will continue to stay in close contact with commissary officials and we’ll keep you posted as we learn new information. In the meantime, we thought you should be aware of the coming changes.

Source: TREA

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### ***Commissary Freebie: Reusable Shopping Bags***

Thanks to a public relations push, both stateside and overseas commissaries will soon start handing out one free, reusable bag to each shopper. The bag distribution is set to start in stores on Oct. 28. About 4,800 cases of the bags were sent over the entire commissary system, but officials didn't know exactly how many bags each store has. [Check out Spousebuzz for the rest of the story.](#)

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### ***Smart Homes for Vets***

Smart home technology can help veterans with disabilities finish regular household duties that many take for granted. Here are several smart devices that have been found to be essential for severely injured veterans: (1) smart thermostats, which are important for Veterans with amputations to help regulate body temperature; (2) smart home security devices such as security cameras, alarms, and sensors; (3) lighting and appliance control; and (4) motorized furniture and appliances for veterans who have restricted mobility. For more information and available programs, read the [VA Vantage Point Blog](#).

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### ***Operation Mail Call***

*Troops resting on long deployments  
- your support matters*



**Veterans-For-Change - Operation Mail Call**

Operation Mail Call needs your help! We need cards and letters to send to our troops currently serving on foreign soil.

Our men and women in uniform often go months without hugging their children, walking through the park with a significant other or enjoying Mom's home-cooked Sunday dinners.

Ask them where they'd go if they had a free plane ticket anywhere in the world, and the overwhelming majority would say, "home."

Of course, we can't replace the hugs, the love or the secret family chili recipe – but with your help, we can provide them a connection to their fellow Americans who are grateful for their service.

Now, we're hoping you'll take your support to the next level by sending more cards and letters. Hand made cards by your children, or class mates are a terrific means of putting smiles on their faces even if only for a moment.

Cards and Letters of encouragement to help boost moral and let them know we sincerely appreciate the job they are doing and look forward to they day they are all brought home. Your card or letter will show your appreciation and help thousands more American heroes feel connected to the people they love and the country they serve.

Please help us to make a powerful expression of how much their fellow Americans care about them.

Thank you so much for all you're doing to show our service men and women they are appreciated missed and loved.

If you're a school teacher, please contact me at my E-Mail address at the top, our troops love to hear from kids too!

For more information, visit: <http://veterans-for-change.org/5439-operation-mail-call-2>

DOD Inventory of Contracted Services: Timely Decisions and Further Actions Needed to Address Long-Standing Issues. <http://www.gao.gov/products/GAO-17-17>

Home Mortgage Guarantees: Issues to Consider in Evaluating Opportunities to Consolidate Two Overlapping Single-Family Programs. <http://www.gao.gov/products/GAO-16-801>

Joint Intelligence Analysis Complex: DOD Partially Used Best Practices for Analyzing Alternatives and Should Do So Fully for Future Military Construction Decisions. <http://www.gao.gov/products/GAO-16-853>

Oil and Gas Oversight: Interior Has Taken Steps to Address Staff Hiring, Retention, and Training but Needs a More Evaluative and Collaborative Approach. <http://www.gao.gov/products/GAO-16-742>

Reported Inventory, Use, and Cost of Federally Owned Aircraft.  
<http://www.gao.gov/products/GAO-17-73R>

West Coast Ports: Better Supply Chain Information Could Improve DOT's Freight Efforts.  
<http://www.gao.gov/products/GAO-17-23>

Emergency Funding for Ebola Response: Some USAID Reimbursements Did Not Comply with Legislative Requirements and Need to Be Reversed. <http://www.gao.gov/products/GAO-17-35>

Defense Intelligence: Additional Steps Could Better Integrate Intelligence Input into DOD's Acquisition of Major Weapon Systems. <http://www.gao.gov/products/GAO-17-10>

Inspectors General: Improvements to IG Oversight Needed for Architect of the Capitol Operations.  
<http://www.gao.gov/products/GAO-17-25>

Troubled Asset Relief Program: New Effort to Wind Down the Community Development Capital Initiative.  
<http://www.gao.gov/products/GAO-17-96>

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### ***Tiny Homes for Veterans***

Founders of the Veterans Community Project hope to help their fellow servicemen by building a village of 52 tiny homes for homeless veterans in Kansas City. The 240-square-foot homes will include a bed, kitchen and bathroom. The project will also match clients with mentors who provide social support as they transition to their new homes. The goal of the program is to cater to veterans' specific needs and to serve clients who do not qualify for other programs. Construction on 10 of the homes began in October. The project hopes to have veterans in homes starting in March. For more information, visit the [Veterans Community Project website](#).

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### ***VA Amputee Peer Mentorship Program***

The Department of Veterans Affairs (VA) Amputee Peer Mentorship Program pairs a new veteran amputee with a peer mentor that has the same level and type of amputation as well as the same gender and age. The

success of a peer mentor visit often lies in the ability to match amputees. Currently, VA has 157 certified amputee peer mentors. For more information, read the [VA Vantage Point Blog](#).

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### ***Veteran Job Fair in California***

The American Legion, in conjunction with others, will host a Hiring Our Heroes job expo at Oracle Arena, 7000 Coliseum Way, in Oakland, Calif. on Nov. 7. The expo includes an employment workshop from 9:30 a.m. to 11 a.m. A hiring fair will be held from 11 a.m. To 2 p.m. and will feature prospective employers seeking to hire veterans and their spouses. Current military personnel, veterans and their families are welcome to attend. Attendees should come with their résumés in hand, and be prepared to network or even interview on the spot. No registration is necessary; however, registering for the event allows job seekers to upload their résumés to be viewed by employers ahead of time. Register for the job fair [online](#).

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### ***VOTE***

On Tuesday November 8 the seemingly endless election season will come to an end when we elect a new President, House of Representatives and 1/3 of the Senate.

Consider that many brave Americans died and sacrificed for your right to vote. If you believe that your vote will not matter you are wrong. Every vote counts and you will be honoring those who sacrificed for your ability to freely express who you wish to lead the country for the next four years.

Source: NAUS

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### ***Egregious Bonuses Continue While VA Continues Under Scrutiny***

*USA Today* reports more than 185,000 Department of Veterans Affairs' employees received more than \$177 million in bonuses for fiscal 2015.

In fiscal year 2015, \$3.3 million in bonuses was distributed to over 300 senior executives.

Among those receiving bonuses was the former top VA official in Ohio who retired the same day he received a notice he was going to be fired. Another was the former chief of staff at the Phoenix VA Medical Center who received a bonus four months before he was fired.

More than half the agency's employees received a bonus, again raising concerns about the performance review process used to evaluate workers. Plus, the number of employees receiving bonuses jumped by more than 20 percent from 2014 and the total amount paid out increased by 24 percent.

Among those receiving bonuses were:

Dr. Darren Deering, who was fired as chief of staff of the Phoenix VA Health Care System in June 2016 for what the VA said was "negligent performance of duties and failure to provide effective oversight." Deering was paid a \$5,000 bonus in February 2016.

Jack Hetrick, formerly the top Veterans Affairs official in Ohio, received a bonus of more than \$10,000 in January 2016. He then retired after receiving a notice of pending removal in February 2016.

Stella S. Fiotes has been executive director of VA's Office of Construction and Facilities Management since January 2013. She is responsible for planning, design and construction of major construction projects, including the replacement VA facility in Denver that was hundreds of millions of dollars over budget. In 2015 and 2016, she received bonuses totaling more than \$18,000.

Source: NAUS

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## **Veteran Crisis Resources**

**Veterans Crisis Line 1-800-273-8255 and Press 1**  
**Military Crisis Line 1-800-273-TALK (8255)**  
**National Call Center for Homeless Veterans**  
**1-877-4AID-VET (424.3838)**  
**VA Caregiver Support Line 1-855-260-3274**

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### ***New Information on Risk of Suicides Among Veterans***

TREA has long paid attention to the issue of suicide among military personnel and Veterans and we have written about it often in our Washington Update. Last week an article from Reuters News Agency reported about the results of a new study that we want to pass along to you.

Since many TREA members have family members who either have served or are currently serving, we believe this is important information for you to have.

According to the article, "Veterans may be more likely to commit suicide during the first year after they leave the military than after more time passes... ."

The article continued, "Compared with people still on active duty in the military, Veterans out of the service for up to three months were 2.5 times more likely to commit suicide, the study found. Veterans who had left the service from three to 12 months earlier had almost triple the suicide odds of current members of the military."

"The strongest predictors of suicide were current or past diagnoses of self-inflicted injuries, major depression, bipolar disorder, substance abuse or other mental health conditions," according to information in the report. The report says that it turns out that some Veterans may need psychological counseling long after they return home if they exhibit any of the behaviors that are indicators of possible suicide.

Source: TREA

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## ***Veterans-For-Change Web Site***

The Veterans-For-Change website has been under construction since day one back in 2009 and every day since then. The looks pretty much stay the same, but in the background constant improvement and change is being done to make our website the most user friendly "One-Stop-Shop" website to find almost everything you might have tried to find searching the internet.

Almost a hundred people have been involved; collecting web links to documents now houses on the VFC website, collecting thousands of web links for various issues, illnesses and benefits. Creating forums for all

eras of service and two forums one just for men and one just for woman where you can go question, comment, share medical and personal concerns, what ever you'd like it to be.

We also have a forum with a licensed Mental Health Worker, again where you can seek help or just ask questions.

We average 1,700 hits per day, and downloads average 1,400 per day with a total **3,076,189** visitors as of Friday.

If you subscribe you will have full access to the entire website and best of all it's **FREE** of charge! You just need a valid E-mail address so the system can send you a confirmation E-Mail. Once received, click on the link to be authorized automatically.

[www.veterans-for-change.org](http://www.veterans-for-change.org)

- Documents Library with over 15,733 documents on-line (Updated: **10/30/16**)
- FAQ's with more than 1,600 FAQ's and answers (Updated: **02/20/16**)
- Multiple Forums
- Job Postings (Updated: **09/15/16**)
- Memorial Pages (Updated: **10/10/16**)
- News (Articles On-Line: **6,113**)
- Polls
- Web Links, more than 3,444, Added 1 New Links (Updated: **09/19/16**)

If you have a submission for the memorial pages, E-Mail: [Jim.Davis@veterans-for-change.org](mailto:Jim.Davis@veterans-for-change.org)



<https://twitter.com/Veterans4Change>

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### ***Links to Other Stories***

- [\*1\) A New Act Could Provide Veterans Who Have PTSD With Service Dogs\*](#)
- [\*2\) Army Vet suffering from PTSD sues American Airlines for harassing her about service dog\*](#)
- [\*3\) Dept. of Veterans Affairs Kept Giving Money to Company Even After Fraud Conviction\*](#)
- [\*4\) Disabled and waiting: Veterans' appeals can take 5 years or more\*](#)
- [\*5\) How to make a homeless Veterans project hip? It takes a village of tiny houses\*](#)
- [\*6\) Huntington AT&T employees help build house for homeless Veteran\*](#)
- [\*7\) Leaked Document: 35,000 Combat Vets Denied VA Health Care Enrollment Due To Computer Error\*](#)

- 8) *Leaked Document: Nearly One-Third Of 847,000 Vets With Pending Applications For VA Health Care Already Died*
- 9) *Man accused of posing as doctor and profiting off Veterans*
- 10) *Modern Dentistry to offer free dental clinic for Veterans*
- 11) *Paul Ryan Slams VA Secretary, But Stops Short Of Calling For Resignation*
- 12) *Sign the Fairness for Veterans petition to Congress*
- 13) *The VA's 'Experts' On Toxic Chemicals May Not Know What They're Talking About*
- 14) *This Vet Filmed Himself Trying To Get A Doctor's Appointment At VA. It Wasn't Pretty.*
- 15) *U.S. finally admits Agent Orange residue poisoned its own soldiers*
- 16) *VA May Finally Expand Disability Benefits For Camp Lejeune Veterans*
- 17) *Veterans Affairs Awards \$73M Contract For Cloud Computing*
- 18) *Veterans Affairs Doles Out Huge Bonuses Despite Corruption*
- 19) *Veterans hooked on heroin struggle to find help*
- 20) *Veterans, Feeling Abandoned, Stand by Donald Trump*

You can help VFC by reading articles posted and commenting at the bottom and rate the articles. If you don't have an account, sign up today, it's FREE. Your comments and rankings tell us what type of information you want most.

Check us out today: [www.veterans-for-change.org](http://www.veterans-for-change.org)



Are you seeking employment? Been looking and not found the right job?

Well Veterans-For-Change is working hard to bring you more information on Job Fairs and Job postings available across the country.

<http://veterans-for-change.org/documents-library/category/167-job-fairs-job-postings>

If you're an employer and have a job to post, send an E-Mail to: [Jim.Davis@veterans-for-change.org](mailto:Jim.Davis@veterans-for-change.org)

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### ***New TRICARE Beneficiary Publications***

TRICARE recently redesigned its beneficiary education publications to make it easier for beneficiaries to find coverage information and make health care decisions. We wanted to share the new publications with you as well as some social media tools that you can use to let your membership know about the new resources.

The redesigned TRICARE publications are available online at [www.tricare.mil/publications](http://www.tricare.mil/publications). We are also attaching a tool kit of social media messages and images that you may use as you wish.

Finally, we would welcome your feedback on the new publications! If you have any comments or suggestions, please send them to [tricarepublications@mail.mil](mailto:tricarepublications@mail.mil).

Source: NAUS



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### ***The VA Home Loan Guaranty Program***

Colleagues and Fellow Veterans,

It's been a while since I provided an update on the VA Home Loan program .... So here goes....

Since 1944, VA has backed over 22 million home loans for Veterans and their families. The program provides a guaranty for mortgage loans made by private lenders to eligible Veterans. The guaranty backing effectively eliminates the need for a down payment, helping Veterans afford homeownership. No other major no-down mortgage program exists in the market today, and typically around 90% of VA loans are obtained with no down payment. As of September 30, we reached the milestone of over 700,000 home loans guaranteed for the fiscal year 2016. That 700,000+ figure is the most home loans guaranteed in one fiscal year in the history of the program.

VA continues to modernize the program, reducing time spent in the loan approval process while also improving the accuracy of benefit delivery, Veteran outreach and communication. These improvements have allowed VA to maximize opportunities to promote the attractiveness of the program to lenders, builders, real estate agents and most importantly to our active duty Servicemembers, Veterans, and surviving spouses.

The VA Home Loan program benefit is not a one-time benefit-- it's reusable. VA loans can be obtained for up to the full appraised value of the home (100% loan-to-value). In addition, there is the potential for these loans to include up to \$6,000 towards improvements for energy efficiency, AND the loan funding fee can be rolled right into the loan balance. VA waives that funding fee for Veterans who receive VA compensation benefits, those who are service-connected disabled, but serving on active-duty, or those drawing retirement pay. Some surviving spouses are also exempt from the funding fee.

We are proud to say that our VA Home Loan program can also help Veterans who are current homeowners. Many borrowers are now looking to take advantage of historically low interest rates to refinance their homes. Just 5 years ago, the average interest rate for a 30-year fixed mortgage was 6%; today that same rate is around 3.5%. Veterans can reuse their VA benefit to streamline refinance an existing VA loan, often with no money out of pocket. On these streamline refinance loans, VA requires no appraisal and no credit underwriting, which can be of great assistance to Veterans who may have suffered a minor credit setback, or whose home values may have declined during these past few years. Last year, a streamline refinance decreased the average Veteran's interest rate 1.4%, and saved \$202 a month in mortgage payments. Cumulatively, our Veteran borrowers saved over \$300M last year!

For Veterans with FHA or conventional loans, VA can also assist with the 'regular' refinance program. Since VA does not charge borrowers upfront or monthly mortgage insurance premiums, refinancing from an FHA loan into a VA loan can save Veteran borrowers a significant amount of money.

We encourage Veterans to seek the advice of a financial professional to determine what mortgage decisions are in their best interest, but wanted you to know that the VA Home Loan program stands ever-ready to serve them, providing the opportunity to purchase or refinance a home.

In addition, VA stands ready to assist Veterans who have already obtained a VA home loan. If you already have a VA loan and are facing financial difficulty, please call to speak to VA loan representatives at 877-827-3702. In FY16, of all loans that defaulted, 84% were saved from foreclosure.

Veterans may obtain a Certificate of Eligibility for their Home Loan Guaranty benefit online through eBenefits or through their lender: <https://www.ebenefits.va.gov/ebenefits/homepage>

Learn more about Interest Rate Reduction Refinance (IRRRL) streamline refinance loans (on VA's website here: <http://www.benefits.va.gov/HOMELOANS/irrrl.asp>).

VA information specific to the Home Loan Guaranty Funding Fees is here: [http://www.benefits.va.gov/HOMELOANS/purchaseco\\_loan\\_fee.asp](http://www.benefits.va.gov/HOMELOANS/purchaseco_loan_fee.asp)

Information on the VA Home Loan Guaranty, directly from the Department of Veterans Affairs, is available at eBenefits. Key program facts can be found here: <http://www.benefits.va.gov/homeloans/>

Curtis L. Coy  
Deputy Under Secretary for Economic Opportunity  
Veterans Benefits Administration  
U.S. Department of Veterans Affairs  
Washington, DC 20420

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### ***Free Legal Clinics Commemorate Veterans Week 2016***

(Houston, Texas – November 1, 2016) Veterans who need legal advice or legal assistance can visit one of two free legal clinics scheduled for Veterans Week, November 5-12. Clinics will be held in Conroe on Saturday, **November 5**, from 9:00 a.m. until noon at the **Conroe VA Outpatient Clinic**, 690 South Loop 336 West, Conroe, TX 77304, and on Friday, **November 11**, from 1:00 p.m. until 5:00 p.m. at the **Michael E. DeBakey VA Medical Center**, 2002 Holcombe, Houston, TX 77030.

No appointment is necessary. The clinics are sponsored by the Houston Bar Association's Veterans Legal Initiative, which has served more than 13,000 veterans. Clinics are held every Friday afternoon at the DeBakey VA Medical Center and on selected Saturday mornings at outpatient clinics in surrounding counties.

Any veteran, or spouse of a deceased veteran, can receive one-on-one advice and counsel at the clinic from volunteer attorneys in any area of law, including family, wills and probate, consumer, real estate and tax law, as well as disability and veterans benefits. Veterans who need ongoing civil legal representation and who qualify for legal aid may be assigned a pro bono attorney through the Houston Volunteer Lawyers to handle their case.

For more information about the legal clinics and other legal services for veterans, please call 713-759-1133 or visit [www.hba.org](http://www.hba.org).

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*~We Proudly Support our Military Personnel & Families~*

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***Veterans-For-Change, Inc.***

Riverside County, CA

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